VINGROUP

2Q2026
Earnings Presentation

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Agenda

1. Highlights

Ha Long Station, Vinhomes Global Gate Ha Long

1H2026 Highlights

VND billion	2Q2026	2Q2025		Y-o-Y Growth	1H2026	1H2025		Y-o-Y Growth
Industrials	33,192	17,297	▲	92%	61,179	32,972	▲	86%
Real Estate Development & Services[1]	70,773	20,969	▲	238%	135,261	79,169	▲	71%
Social Enterprises	3,144	2,699	▲	17%	6,561	5,703	▲	15%
Others[2]	10,459	8,071	▲	30%	18,920	15,244	▲	24%
Total Adjusted Revenue	**117,568**	**49,035**	▲	140%	**221,920**	**133,088**	▲	67%

1H2026 Total Adjusted Revenue

VND221,920bn

▲ 67% YoY

46% of full year guidance

1H2026 Net Profit After Tax

VND20,905bn

▲ 361% YoY

60% of full year guidance

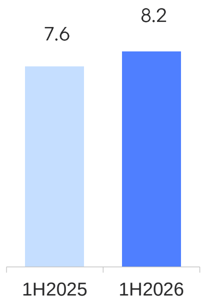
- ✓ Vingroup received VND 18.1 trillion of dividends from Vinhomes & Vincom Retail in July 2025
- ✓ Completion of VinFast re-organization

Source: Audited VAS Consolidated Financial Statements for 1H2026. 1. Figures are pro-forma, adding revenue from bulk sales transactions recorded in financial income. 2. Included consulting and construction contracting, apartment management services, and other revenues.

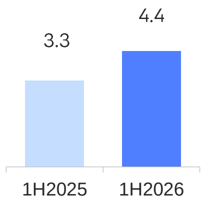
Robust Economic Growth Amidst Global Challenges

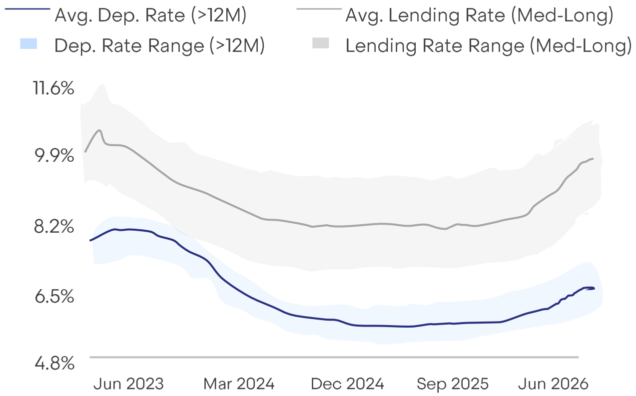
GDP growth led by industrials and construction, balancing inflationary pressure and heightened interest rates

GDP growth
%



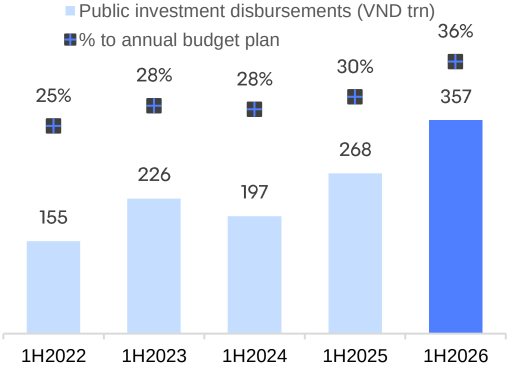
Inflation
%



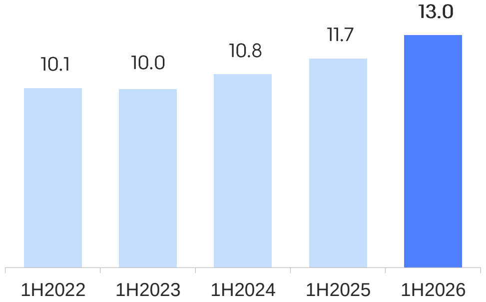


Record levels of public spending disbursement and FDI in 1H

Public investment

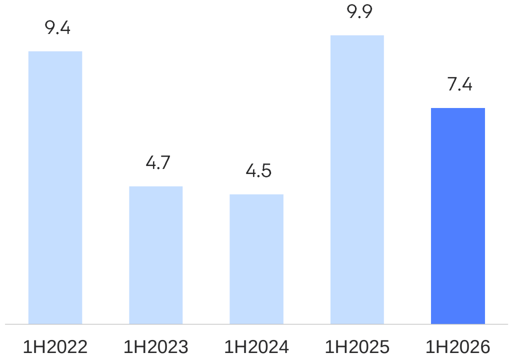


FDI disbursement
USD billion

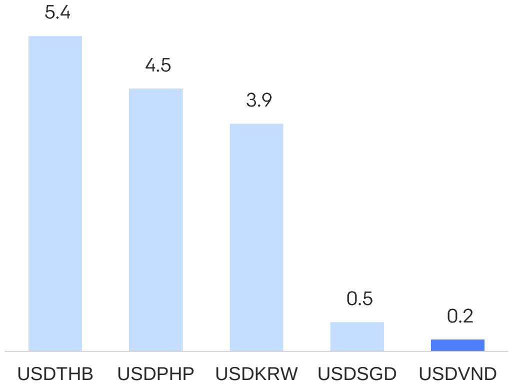


Newly introduced liquidity support measures to support 2H credit growth

Credit growth
%



Change of foreign exchange rate
% – YTD

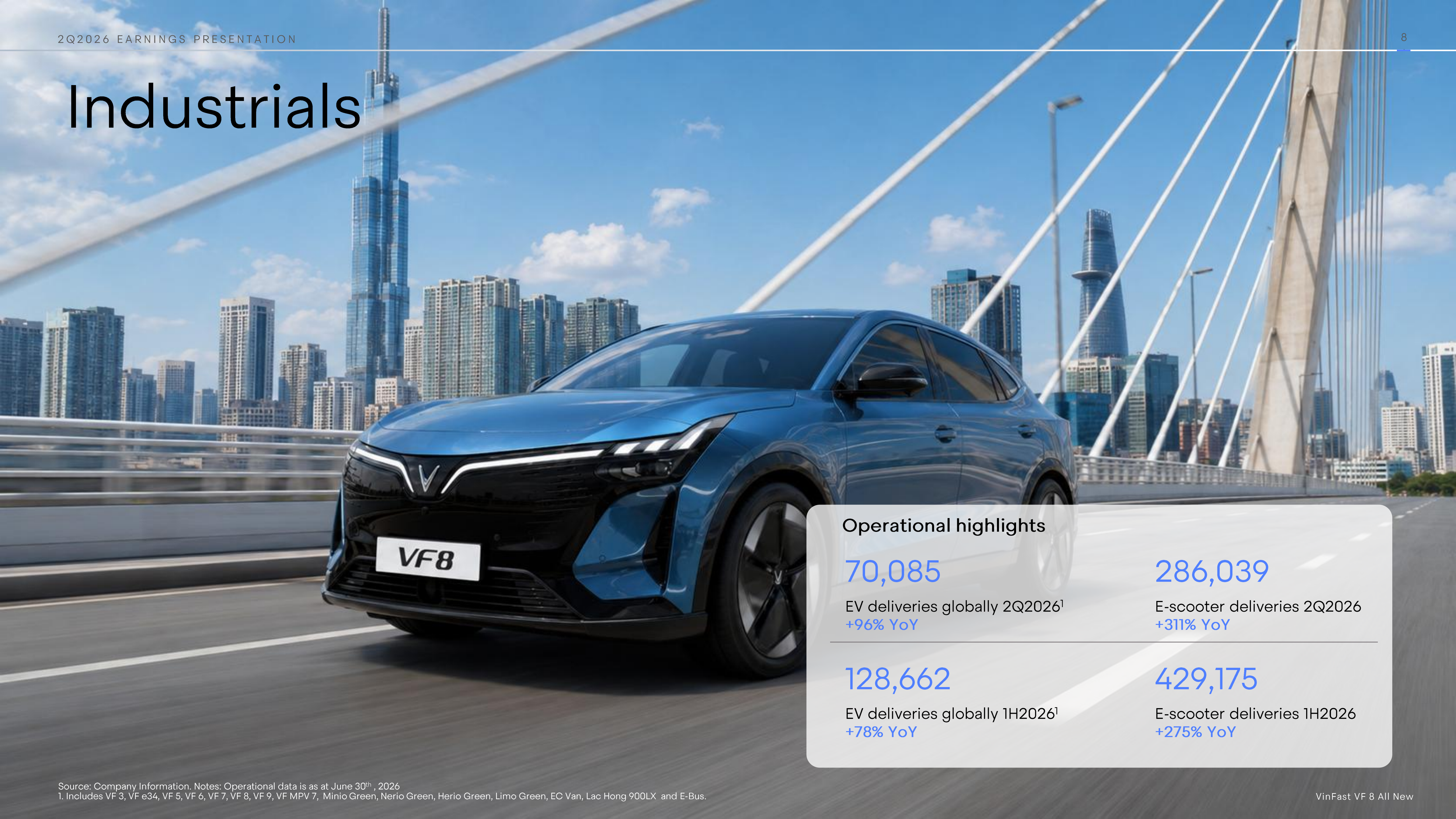


Liquidity Enhancement *Circular 08/2026/TT-NHNN* *Circular No. 25/2026/TT-NHNN*	Include 20% of State Treasury deposits in banks' LDR calculation, improving funding availability. Raise the cap on short-term funding for medium- and long-term lending from 30% to 40%.
Priority Sector Support *Official Letter No. 4551/NHNN-CSTT*	Exclude social housing, industrial park, and export processing zone loans from 2026 real estate credit growth limit.
Credit Growth Support *Official Letter No. 5386/NHNN-TD*	Exclude new lending to 18 designated infrastructure projects from banks' annual credit growth limit.

2. Business Updates

VinBus

Industrials



Operational highlights

70,085
EV deliveries globally 2Q2026[1]
+96% YoY

286,039
E-scooter deliveries 2Q2026
+311% YoY

128,662
EV deliveries globally 1H2026[1]
+78% YoY

429,175
E-scooter deliveries 1H2026
+275% YoY

Source: Company Information. Notes: Operational data is as at June 30th , 2026
1. Includes VF 3, VF e34, VF 5, VF 6, VF 7, VF 8, VF 9, VF MPV 7, Minio Green, Nerio Green, Herio Green, Limo Green, EC Van, Lac Hong 900LX and E-Bus.

VinFast VF 8 All New

Vietnam Market – Charging Ahead

Leading Vietnam market for the 21st consecutive month since September 2024

Automobile

Total delivery 1H2026

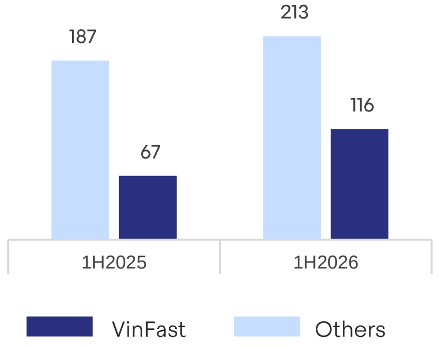
115,916 cars

+72% YoY

Market share

~35%

Robust 1H performance
'000 units



Dominating market by overall deliveries[1]
Car deliveries

1	VINFAST	115,916
2	TOYOTA	35,410
3	HYUNDAI	25,069
4	MITSUBISHI	21,617
5	FORD	21,232
6	KIA	15,732

Claiming 6 / 10 best sellers
Car deliveries

1	*Limo Green*	27,927
2	*VinFast VF 3*	23,781
3	*VinFast VF 5*	20,051
4	*VinFast VF 6*	14,045
5	*VinFast MPV 7*	9,177
10	*VinFast VF 7*	6,849

Spearheading electric conversion of commercial fleets

La Vi Taxi

- ✓ To convert all fleet to EVs
- ✓ 2,000 EVs from VinFast

Huong Giang Taxi

- ✓ 1,500 EVs from VinFast
- ✓ Operated as GSM partner

Que Lua Taxi

- ✓ 1,000 cars in operation
- ✓ Adding 2,000 EVs from VinFast

Go Xanh Taxi

- ✓ 2,000 EVs from VinFast
- ✓ Models purchased include: VF 5, Limo Green, etc.

Developing autonomous driving through collaboration

Next-generation Level 4 autonomous driving platform, built on NVIDIA DRIVE Hyperion and powered by Autobrains' Agentic AI to address 3 barriers:

1. System complexity 2. Compute cost 3. Real-world performance

AUTOBRAINS VINFAST NVIDIA

Source: VAMA members, Hyundai Thanh Cong, VinFast.

Enriching the Product Line-up with New Model / Variant Launches

VF8 ALL NEW

- ✓ MSRP — VND 999 mil
- ✓ Charging time — 30 mins (10% to 70%)
- ✓ Distance per full charge — 500 km[1]
- ✓ Pre-order starting from — May 27, 2026

✓12,728 pre-orders after 8 days

VF2

- ✓ MSRP — VND 188 mil
- ✓ Charging time — 34 mins (10% to 70%)
- ✓ Distance per full charge — 210 km[1]
- ✓ Pre-order starting from — July 15, 2026

✓28,742 pre-orders after 3 days

Source: Company Information. Note: 1. NEDC

Vietnam E-scooter Market: Expanding Infrastructure and Market Reach

Driving market share gains with mass-market models

E-scooter

Total delivery 1H2026

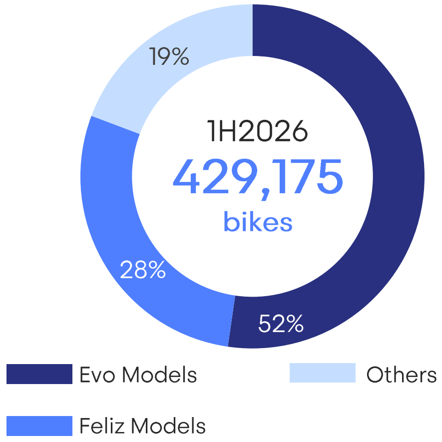
429,175 bikes

+275% YoY

Market share

~24%

+16 ppt YoY



Battery swapping network: strengthening coverage through collaborations with major retail partners

MediaMart	1,000 stations
viettel (Theo cách của bạn)	6,000 stations
VIETNAM POST	16,000 stations
VNPT	6,000 stations
PETROVIETNAM PVOIL	3,000 stations
Total deployment by-end of 2026	150,000 stations

Market: New models to acquire comprehensive demand and dealer network growth

VinFast Kyo

- Battery-swapping model
- Distance[1]: 160 km
- Maximum speed: 70 km/h

VinFast Kinet

- Battery-swapping model
- Distance[1]: 145 km
- Maximum speed: 90 km/h

✓66 new dealers on board in June 2026

✓753 dealers in Vietnam by the end of June 2026

✓1,000,000th e-scooter rolled out in Vietnam

Source: Company Information; VAMM. 1. Distance of traveling per full charge

International: VinFast – New Leader of Pan-Asian EV market

Southeast Asia: Regional leader in green transition

Indonesia	The Philippines
#8	#1
BEV brands[1]	BEV brands[1]

- ✓ ~18,500 VinFast EVs to be deployed for 75 Philippine transport companies
- ✓ Public-service deployments in Indonesia and the Philippines demonstrate the VF 3's versatility.

India: Gaining ground with a leading market position

Ranked	Number of dealers
#5	58
BEV brands[1]	

- ✓ 10,000th EV produced in Indian plant
- ✓ Collaborations with Tata Capital and Shriram Finance for dealers and customers financing

E-scooter: Accelerating regional expansion through new market entry and dealer network growth

✓3 models: Viper, Feliz II, and Evo

available for reservations for both Indonesia and the Philippines

✓20 first dealers

in Indonesia

✓30 first dealers

in the Philippines

Source: Company Information. 1. By deliveries. Source: GAIKINDO; CAMPI; VAHAN

Spin-off of Vietnam Manufacturing Assets

Transaction Overview

- ✓ VinFast completed the spin-off and transfer of its manufacturing operations in Vietnam to a group of investors in June 2026.
- ✓ Upon completion of the transaction, VinFast has entered into a long-term contract manufacturing agreement with the manufacturing facilities based on production cost plus model.

Strategic Rationales

1 Transition to an asset-light model

- ✓ Adoption of an asset-light model, outsourcing capital-intensive manufacturing in Vietnam
- ✓ Focus on higher value-add activities including R&D, brand, sales, and distribution.

2 Optimization of asset structure and capital utilization

- ✓ Strengthening VinFast's balance sheet through de-leveraging
- ✓ Reduces production capex and redirects capital toward technology and market expansion

3 Improvement in profitability

- ✓ Expectation of margin improvement from interest expense savings from lower leverage level
- ✓ Reduction of depreciation and amortization

VinFast after the Transaction

Product & technology

- ✓ Retains full ownership of all intellectual property
- ✓ Focuses R&D on next-generation EV platforms, software, and autonomous driving

Sales scaling & international expansion

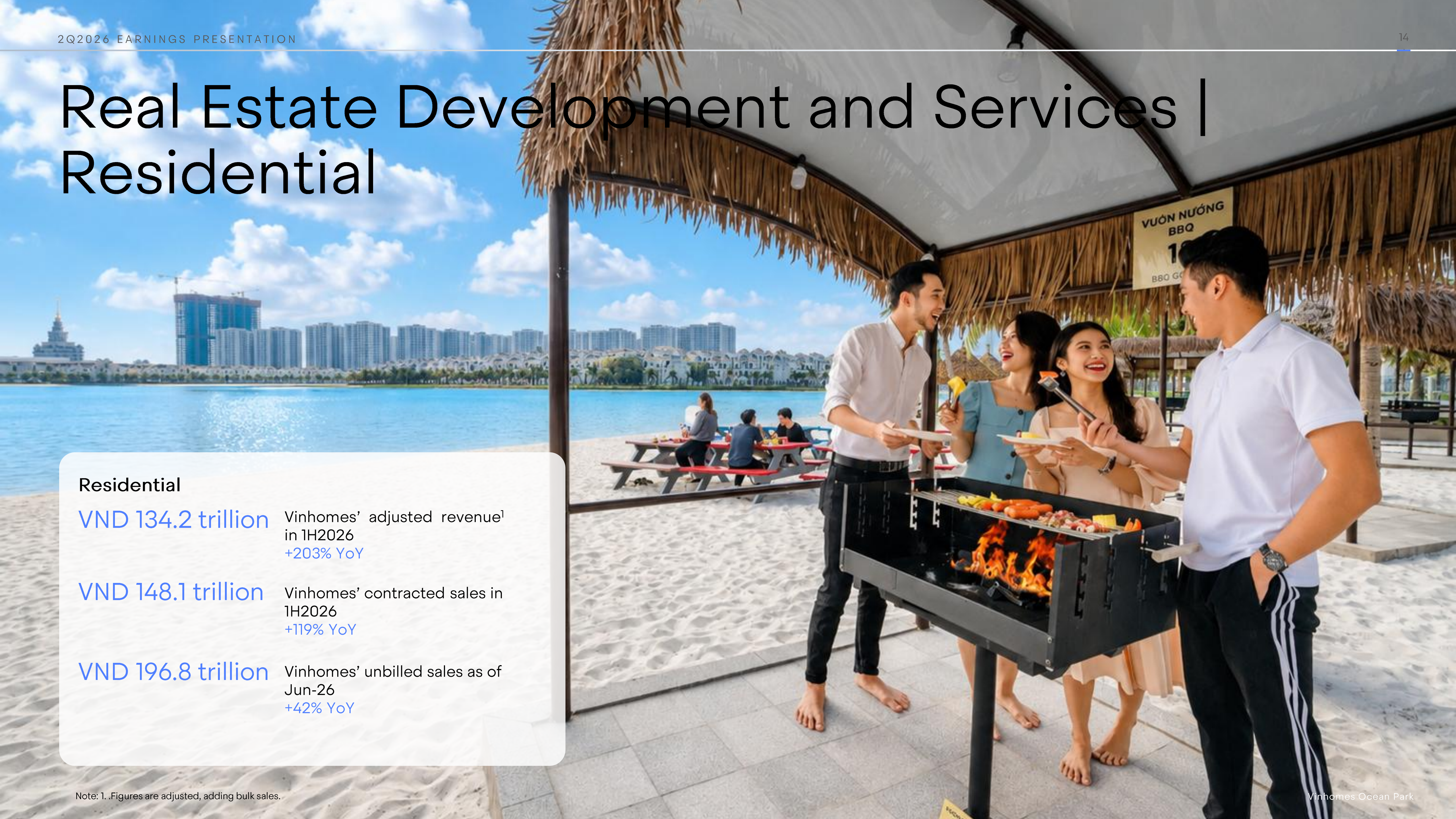
- ✓ Global sales growth, market expansion, and brand building

Secured manufacturing & global production footprint

- ✓ Vietnam supply secured
- ✓ Retains full ownership of international facilities

Source: Company Information

Real Estate Development and Services | Residential



Residential

VND 134.2 trillion	Vinhomes' adjusted revenue[1] in 1H2026 +203% YoY
VND 148.1 trillion	Vinhomes' contracted sales in 1H2026 +119% YoY
VND 196.8 trillion	Vinhomes' unbilled sales as of Jun-26 +42% YoY

Note: 1. .Figures are adjusted, adding bulk sales.

Vinhomes Ocean Park

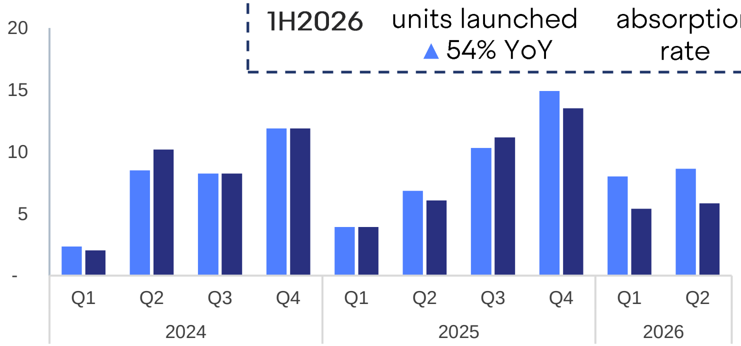
Residential: Cautious Market Momentum – Government-Led Planning to Improve Housing Accessibility and Support Homeownership Demand

Condominium: New supply remains strong amid interest rate-constrained absorption

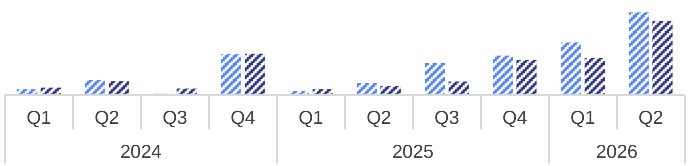
New supply and absorption level of condominium

Thousand of units

Hanoi 1H2026 — **16,633** units launched ▲ 54% YoY — **~67%** absorption rate



HCMC[1] 1H2026 — **10,761** units launched — **72%** absorption rate

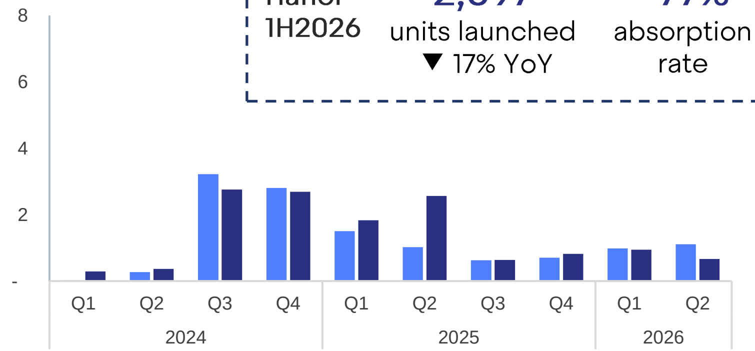


Landed properties: Expectation of more supplies in short-term attached with new TOD hubs

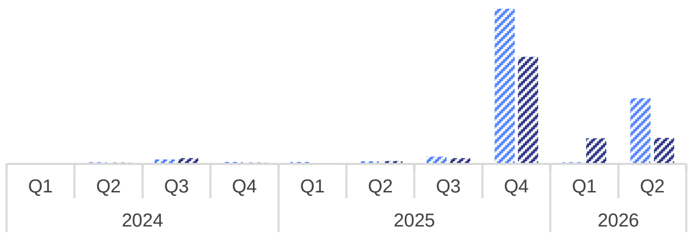
New supply and absorption level of landed property

Thousand of units

Hanoi 1H2026 — **2,097** units launched ▼ 17% YoY — **~77%** absorption rate



HCMC[1] 1H2026 — **1,985** units launched — **~77%** absorption rate



Supply Absorption

Continuous regulatory revision to support housing accessibility

1. **Improving housing access through a broader range of housing options in new multipurpose urban townships**
   - ✓ The proposed framework formally recognizes affordable commercial housing, social housing and long-term rental housing, particularly in major cities and industrial parks.

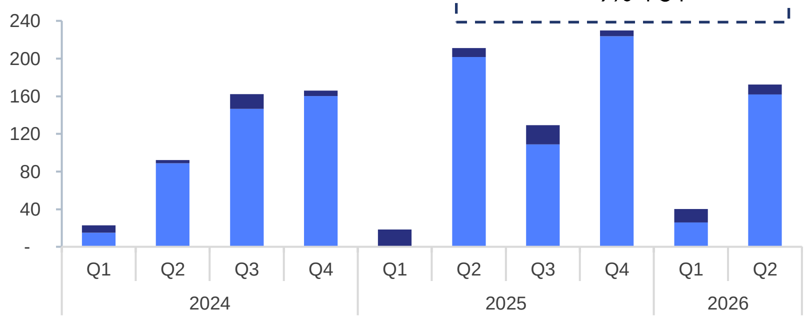
2. **Harmonizing framework to unlock delayed projects**
   - ✓ Review of inconsistencies across the laws on housing, real estate business, land, investment and construction

Bond market: continuing to support market liquidity

Corporate bond issuance

VND trillion

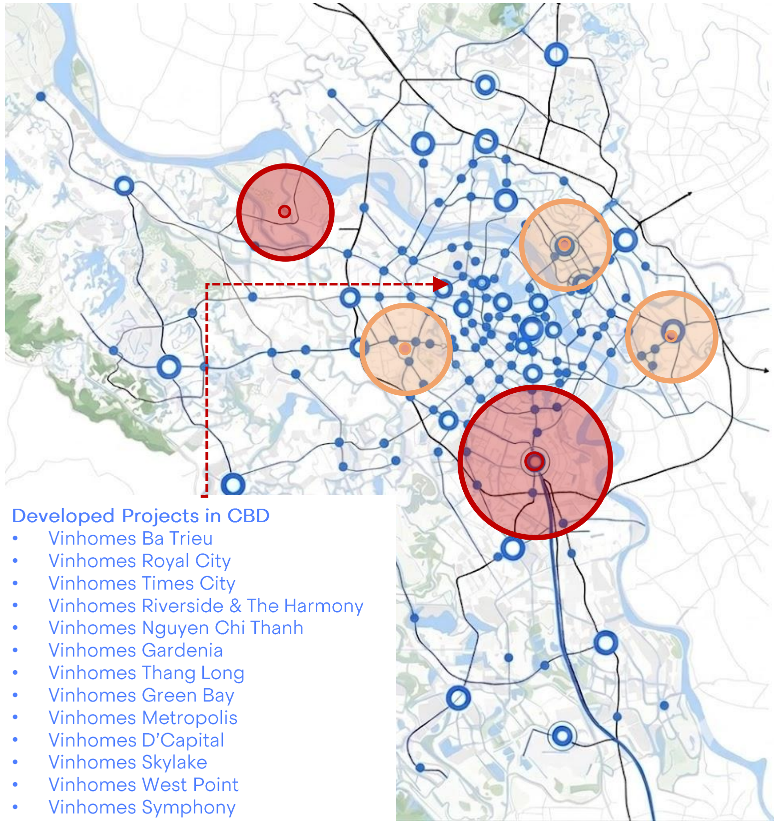
VND 213 trn issued in 1H2026 ▼ 7% YoY



Source: CBRE, VBMA. 1. Greater HCMC figures are recorded starting from 1Q2026

Hanoi & HCMC's Proposed Master Plan: an Era of National Resurgence and Sustainable Growth

Hanoi: From one center to a network of metropolitan hubs



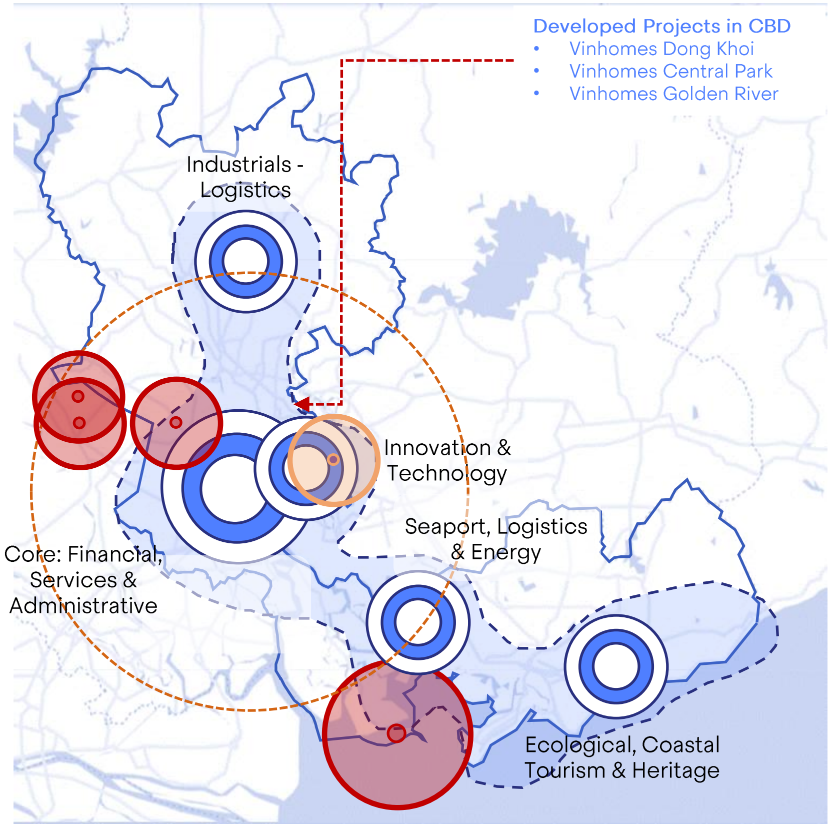
14
Planned urban areas

17 – 19 million
Population by 2065

02 of 05
National TOD hubs are in areas of Vinhomes' projects

1,153 km
of metro lines

HCMC: One core central with multiple development hubs



05
Major development hubs

20 – 22 million
Population by 2050

02
Vinhomes pipeline projects located within the Central Core and the Seaport, Logistics & Energy hub

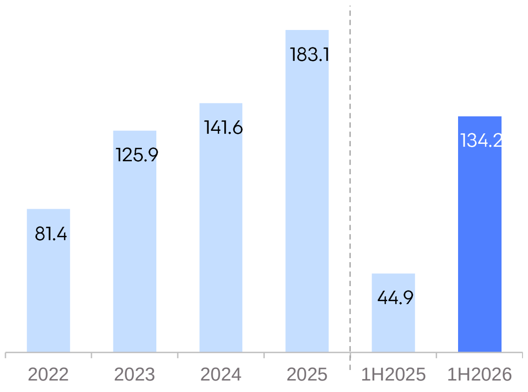
1,012 km
of metro lines

Vinhomes existing mega projects
Vinhomes ongoing / pipeline projects
National TOD super hubs (Hanoi) / Development cores (HCMC)s
City-level TOD hubs
Local-level TOD nodes

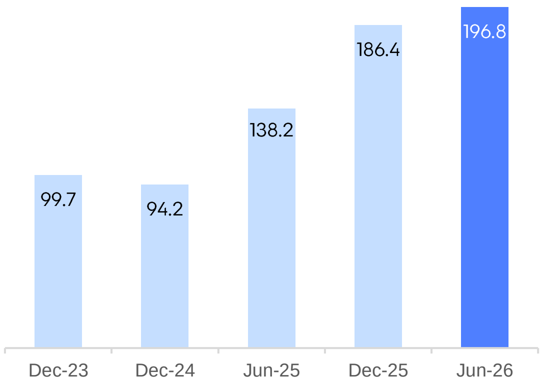
Source: VnExpress

Residential: Robust Delivery Anchored by Solid Bulk Sales

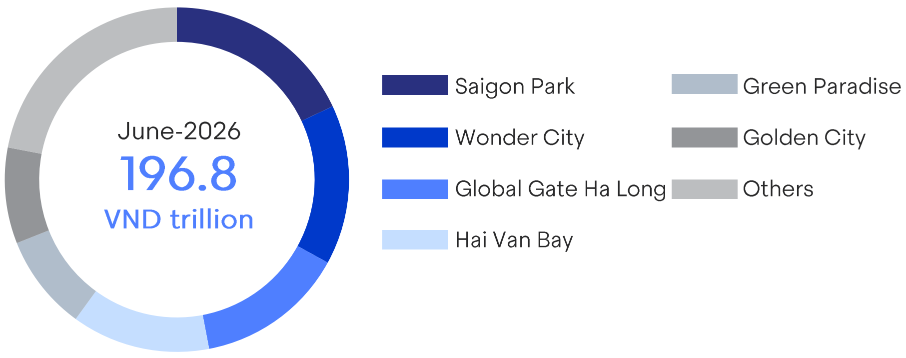
Vinhomes' adjusted revenue[1]
VND trillion



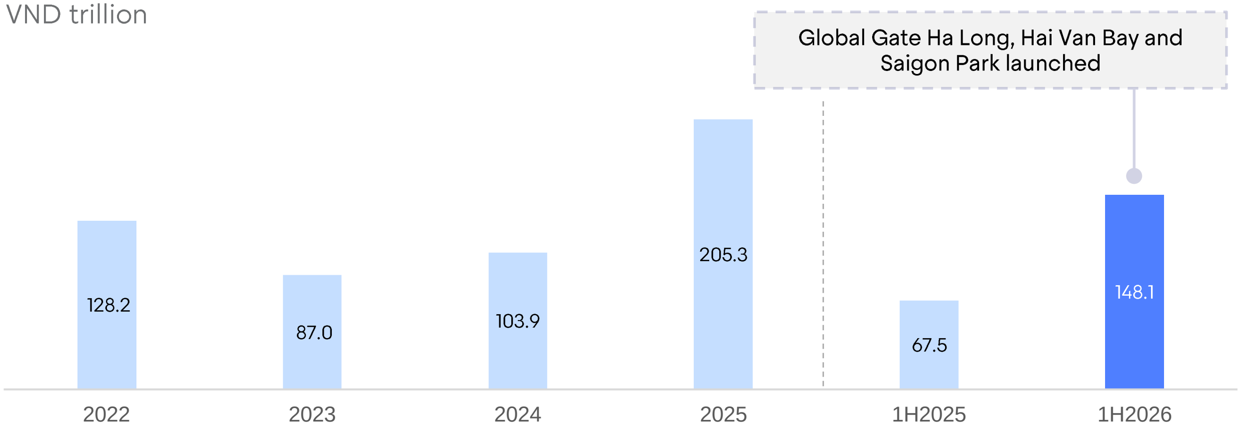
Vinhomes' unbilled sales[2]
VND trillion



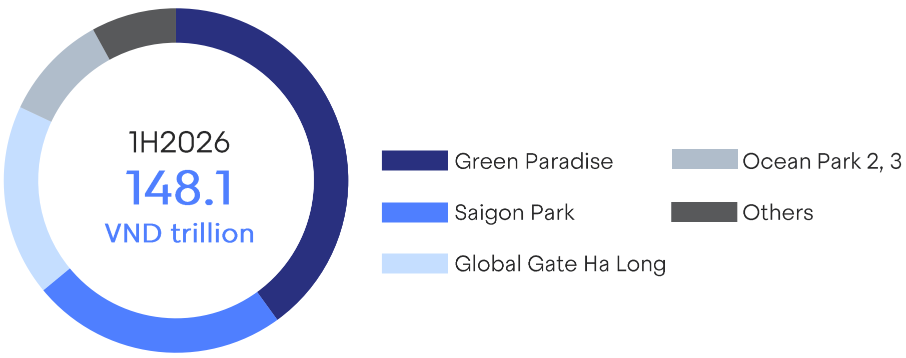
Unbilled sales as of June-2026 by project



Vinhomes' contracted sales[3]
VND trillion



Contracted sales[1] in 1H2026 by project



Notes: 1. Adjusted revenue includes pro-forma revenue of BCC projects and bulk sales transactions of which gain is recognized as financial income during the reported period. 2. Cumulative unbilled sales as of the period-end reporting date.. 3. Including retail and bulk sales

Infrastructure as Accelerator of Township Development

Infrastructure projects commenced in 2Q2026

Hanoi – Quang Ninh Highspeed Railway

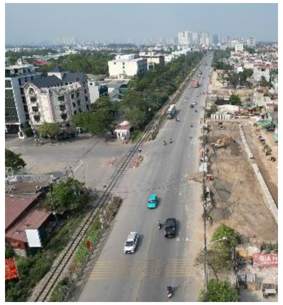
- ✓ Scale: 122 km
- ✓ Exp. Launch: end 2028
- ✓ Role: Developer – VinSpeed
- ✓ Operation Type: BOO[1]
- ✓ Beneficial projects: Vinhomes Global Gate Ha Long, Vinhomes Global Gate Hanoi

Can Gio – Vung Tau Sea Crossing Road

- ✓ Scale: 14.6 km (3.9 km subsea section)
- ✓ Exp. Launch: 2029
- ✓ Role: Developer – Vingroup
- ✓ Operation Type: BT[1]
- ✓ Beneficial project: Vinhomes Green Paradise

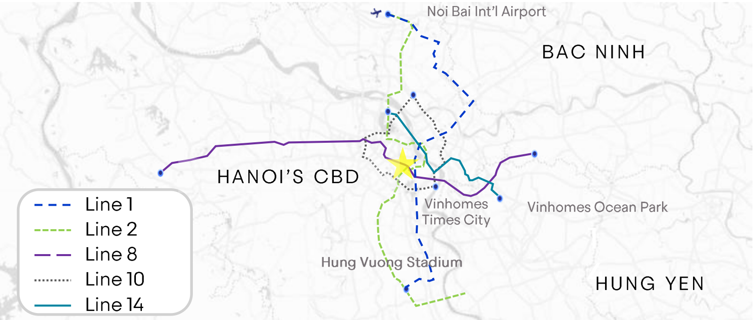
Expansion of National Highway No. 1A

- ✓ Scale: 36 km with 10 main lanes
- ✓ Exp. Launch: 2027
- ✓ Role: Developer – Vingroup
- ✓ Operation Type: BT[1]
- ✓ Beneficial project: Vinhomes Global Sportia



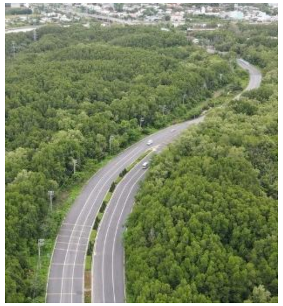
Hanoi's Metro Network

- ✓ Scale: 5 metro lines with length of 300+ km
- ✓ Exp. Launch: 2030
- ✓ Role: EPC – Vinhomes | VinSpeed
- ✓ Beneficial projects: Vinhomes Global Sportia, Ocean Park 1, Vinhomes Times City, Vinhomes Global Gate Hanoi, Vinhomes Smart City, etc.



Intersections of Expressways in Can Gio

- ✓ Scale: 2 intersections between Ben Luc – Long Thanh expressway and National Highway No. 50 & Mangrove Forest Road
- ✓ Role: EPC – Vingroup
- ✓ Beneficial project: Vinhomes Green Paradise



Infrastructure strategy

- ✓ Prioritize infrastructure projects providing immediate and strategic accessibility benefits to Vinhomes' existing and future urban developments. Preferred model of development: BOO and BT[1]
- ✓ Selectively participate in large scale infrastructure projects which promote regional / national economic development, leveraging execution capability. Preferred model of development: General contractor

Source: Company information. 1. BOO: Build – Operation – Own; BT: Build – Transfer

Real Estate Development and Services | Hospitality & Entertainment

Hospitality and Entertainment

c. 64%	Occupancy rate of Vinpearl in 1H2026[1] +11ppt YoY
c. 6.1 million	Number of visits to VinWonders in 1H2026[1] +10% YoY
VND 6,795 billion	Vinpearl total revenue in 1H2026 +15% YoY

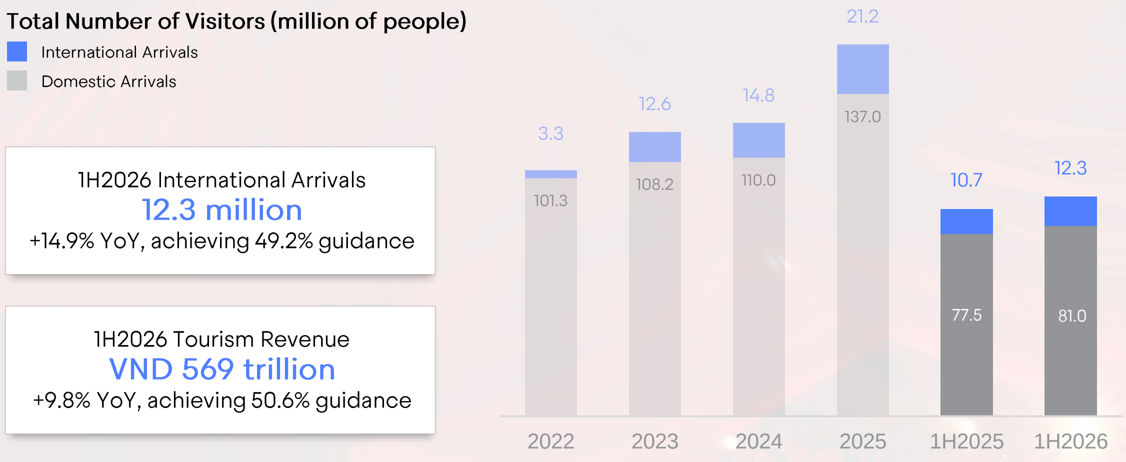
Note: 1. Owned and managed by Vinpearl

VinWonders South Hoi An

Another Strong Season Driven by Economic Growth and Improved Infrastructure

Robust demand amidst geopolitical tensions & fuel cost headwinds

Total Number of Visitors (million of people)

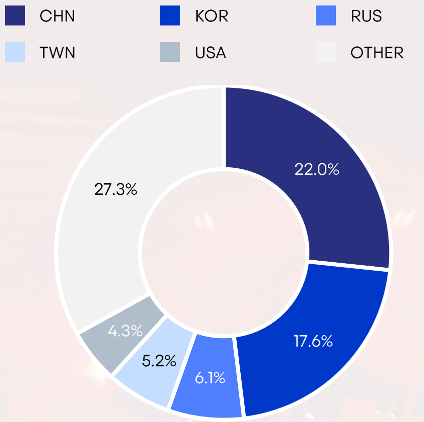


1H2026 International Arrivals
12.3 million
+14.9% YoY, achieving 49.2% guidance

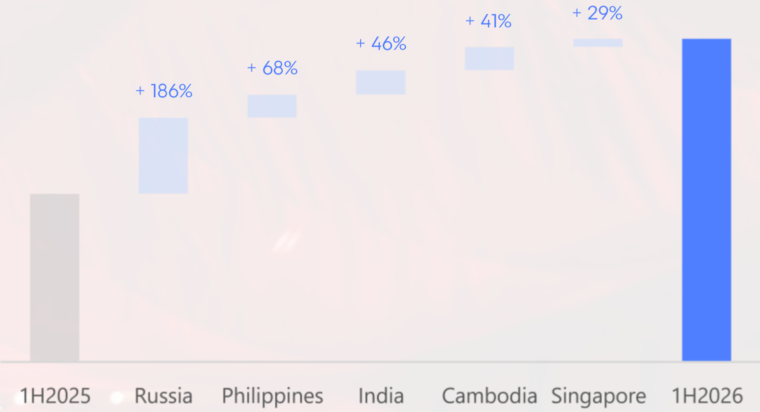
1H2026 Tourism Revenue
VND 569 trillion
+9.8% YoY, achieving 50.6% guidance

International arrivals continue strong momentum in 2Q2026

Breakdown of International Arrivals (%)



Growth of International Arrivals by Key Market (%YoY)



Source: General Statistics Office Vietnam

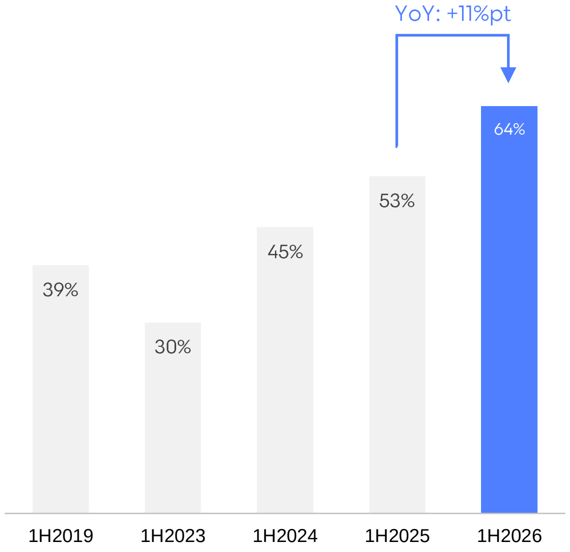
The Grand Epic of Vietnam – Vinpearl Theatre Ocean City

Hotels & Resorts: Solid Performance Supported by International Arrivals

	2Q2026	2Q2025	YoY	1H2026	1H2025	YoY
Room Nights Sold ('000)[1]	738	598	▲23%	1,500	1,191	▲26%
RevPar ('000 VND)[1]	1,783	1,335	▲34%	1,897	1,395	▲36%
ADR (VND million)[1]	2.85	2.51	▲14%	2.96	2.62	▲13%
Operating Revenue (VND billion)[1]	3,290	2,354	▲40%	6,886	4,881	▲41%

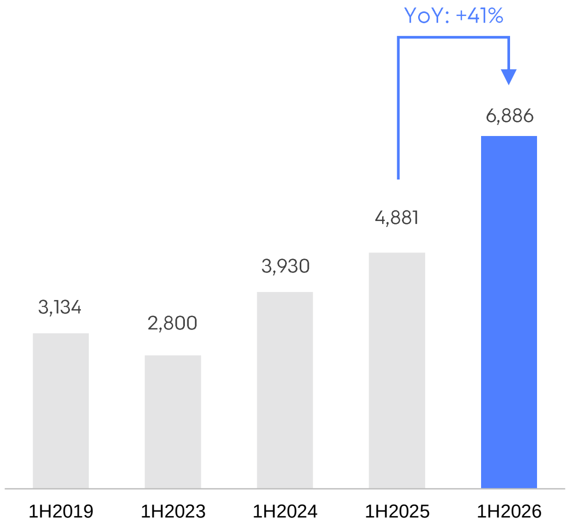
Occupancy rate[1]

%



Hotels & Resorts: Total operating revenue[1]

VND billion



Key Drivers:

- ✓ Hotel operating revenue recorded robust growth of 40% YoY, reaching VND 3,290 billion in 2Q2026, driven by the Nha Trang cluster (+52% YoY) during the peak summer travel season.
- ✓ Occupancy rate remained strong at 63%, underpinned by high international arrivals and strong long-haul demand, particularly from Russia/CIS, India, US/Canada, etc.

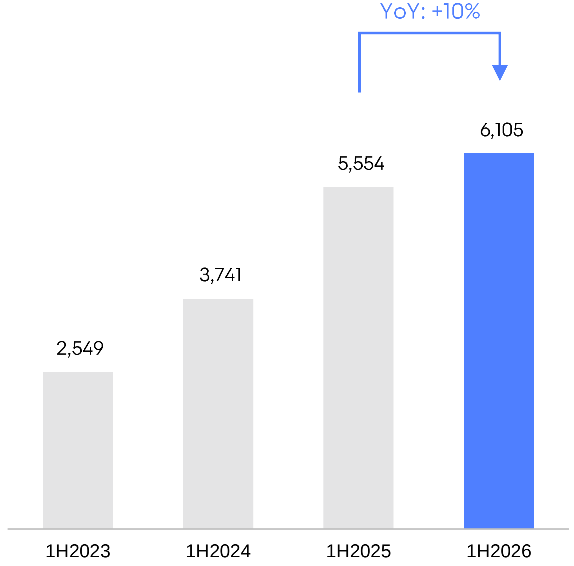
Operator	Vinpearl	Marriott	Meliá	Total
1H2026 Operating Revenue	▲ 42%	▲ 42%	▲ 38%	▲ 41%

Source: Company information.

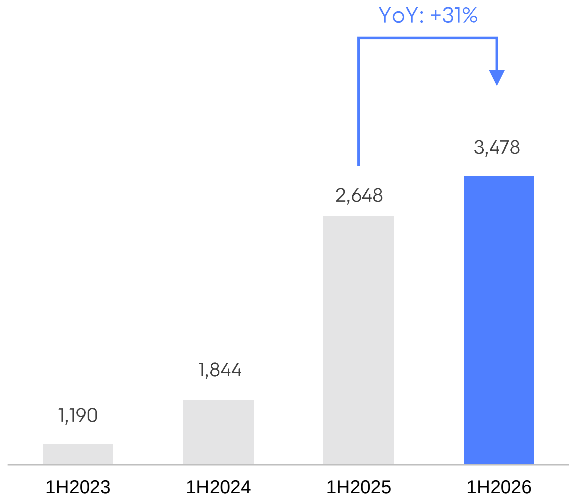
Amusement Parks: Super-Cluster Model Proves its Efficiency

	2Q2026	2Q2025	YoY	1H2026	1H2025	YoY
No. of Visits ('000)[1]	3,258	3,149	▲ 3%	6,105	5,554	▲ 10%
Rev per Visit ('000 VND)[1]	568	481	▲ 18%	570	477	▲ 19%
Operating Revenue (VND billion)[1]	1,849	1,516	▲ 22%	3,478	2,648	▲ 31%
EBITDA Margin[1]	64%	63%	▲ 1%pt	64%	59%	▲ 5%pt

Number of visits[1]
('000)



Amusement Parks: Total operating revenue[1]
VND billion



Key Drivers:

- ✓ Nha Trang: remained the key growth driver, with revenue increasing 38% YoY on the back of strong visitor growth, supported by peak summer travel demand.
- ✓ Phu Quoc: sustained strong momentum, with revenue growing 40% YoY, supported by an increase in visitor arrivals, main driver is higher guest spending on value-added products and services.

Source: Company information.

Robust Operational Execution and Business Activities Continued in 2Q2026

Expanding the Product Portfolio across Multiple Market Segments

VinFun by Vinpearl

- ✓ **Location:** Vinhomes Pearl Bay
- ✓ **Exp. Opening:** 2027
- ✓ Comprised of Raha by VinFun & Otika by VinFun
- ✓ Overview: introducing a new hospitality model featuring moderate-scale properties with flexible operations for families and youth.

Nha Trang, Khanh Hoa

Vinpearl LegendLux

- ✓ **Location:** Vinhomes Hai Van Bay
- ✓ **Exp. Opening:** 2027
- ✓ Positioning as Vinpearl's luxury 6-star hotel
- ✓ Overview: premium hospitality brand for international high-net-worth travelers, blending cultural heritage with world-class services.

Hai Van, Da Nang

New Hotels by Global Operators

- ✓ **Location:** Vinhomes Green Paradise Can Gio
- ✓ Strategically partnering with Marriott Internationals & IHG Hotels & Resorts

Can Gio, Ho Chi Minh City

The Grand Epic of Vietnam: History Recreated in Epic Theatrical Show

Immersive experience, blending dance, acrobatics, and aerial performance, at Vinpearl Theatre.

10,000 tickets
within 5 days

Securing Strategic Investment from Intl. Investors, Affirming Long-Term Growth

USD 255 million
Convertible dividend preference shares

Issued to SeaTown Holdings International and Vietnam Oman Investment under Oman Investment Authority, underscoring strong international investor confidence in Vinpearl's market position and long-term growth trajectory.

Source: Company information.

Other Businesses

VinUni

Other Businesses Updates: Further Activities to Boost Up Green Transition in International Markets

GSM unifying its global brand identity to support international expansion.

Green SM Bike expands its services to

19/34 cities/provinces

GSM Platform

Launched in Indonesia and the Philippines

VinEnergo partners with SunAsia Energy to develop 422 MWp of renewable energy projects in the Philippines

278,000 Households

Supplied with electricity

460,000 tons

Carbon emissions reduced

2027 – 2028

In operation

GSM enters two new international markets steadily expanding its green mobility ecosystem across international markets

India – Limo Green

Kazakhstan – VF 6

VinEnergo provides renewable electricity under the DPPA framework

1 Vung Ang Rooftop Solar Project

- Location: Vung Ang economic zone, Ha Tinh

2 VinFast Hai Phong Rooftop Solar Project

- Location: Hai Phong

Source: Company information

Other Business Updates: Expanding the Vingroup Ecosystem with New Facilities and High-Tech Centers

Vingroup reaffirms its leadership among Vietnamese private enterprises

#26
Fortune Southeast Asia 500 Ranking

2024	2025	2026
#45	#37	#26

#1 private enterprise in Vietnam

Vinmec launches Vietnam's first multi-connected robotic surgery ecosystem, marking a major milestone in surgical innovation

05
High-tech surgical centers

09
Robotics and technology platforms

03
Specialties of robotic surgery

Vinschool opened 02 new campuses, further expanding access to high-quality early education for more families

1. Vinschool kindergarten Ocean Park 3

- Location: Vinhomes Ocean Park 3, Hung Yen

2. Vinschool kindergarten Grand Park

- Location: Vinhomes Grand Park, Ho Chi Minh City

VinUniversity launches V-BENCH – An AI Capability Benchmark Tailored For Vietnamese

40.000+
Validated AI evaluation questions & tasks

18
Leading AI experts on the scientific council

15
Large Language Models benchmarked

Source: Company information, Fortune. 1. Per box (in the order from top to bottom): Rankings – Brands

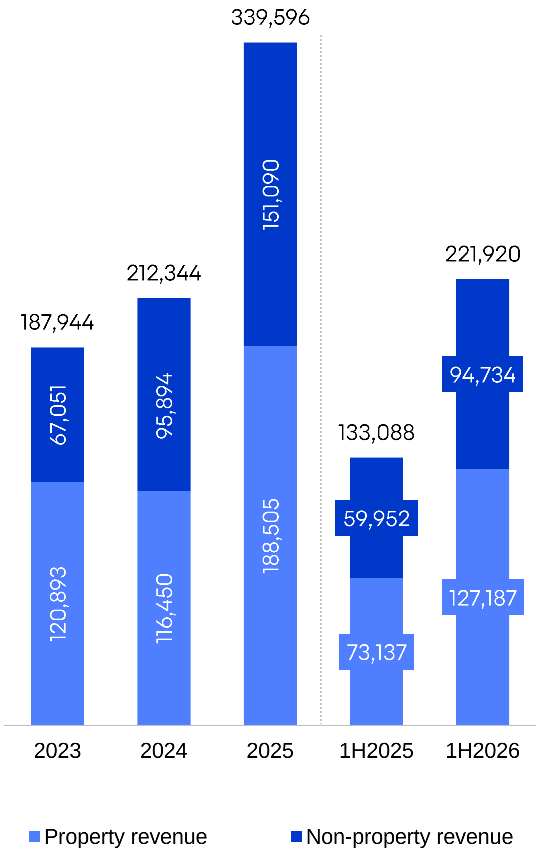
3. Financial Summary

Vietnam Exposition Center

Income Statement Highlights

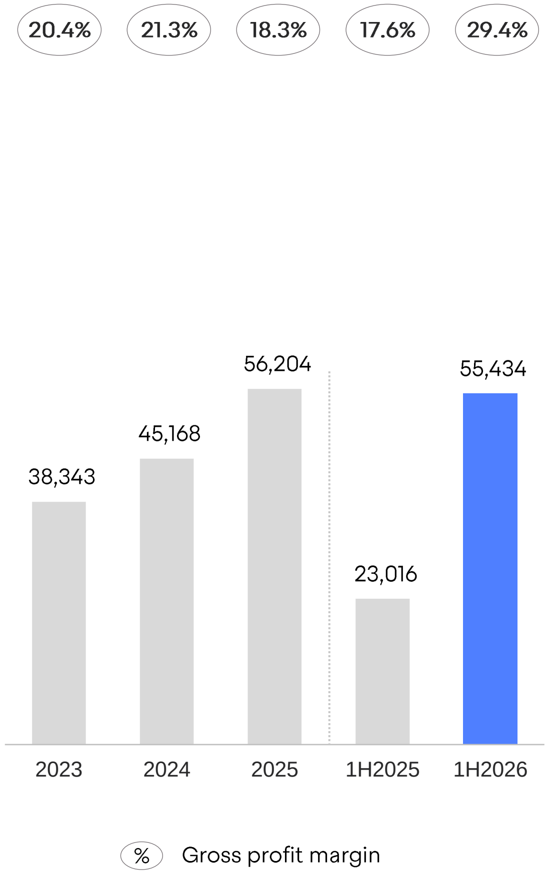
Revenue[1] VND billion

1H2026 vs. 1H2025: +66.7%



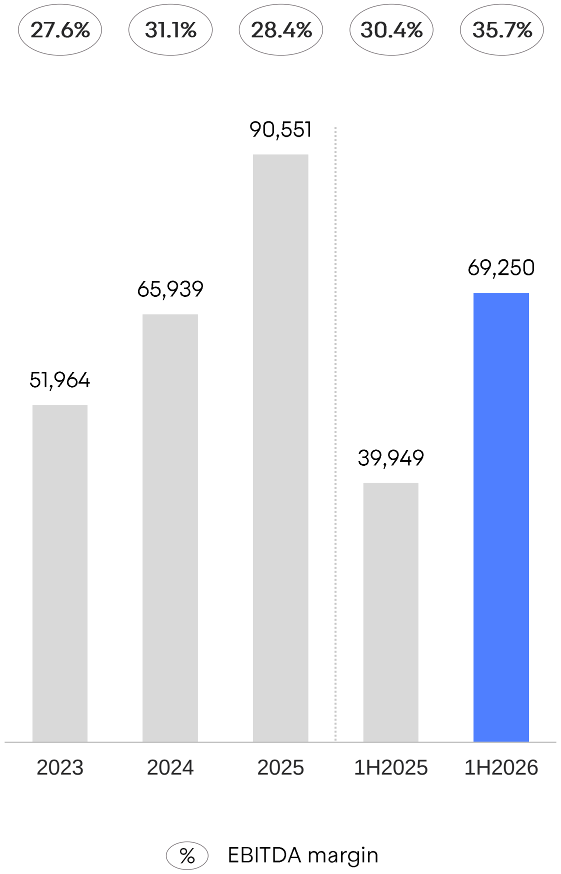
Gross Profit[1, 2] VND billion

1H2026 vs. 1H2025: +140.8%



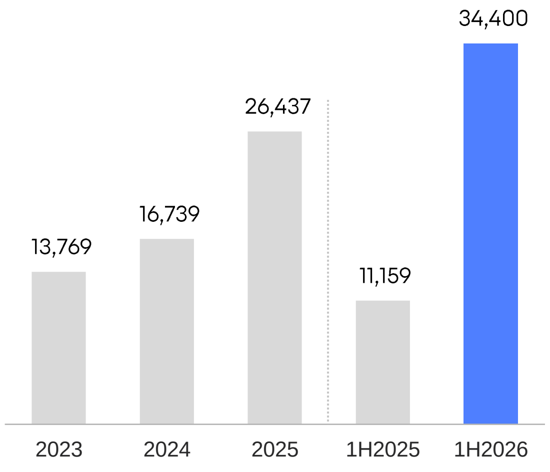
EBITDA[1, 2, 3, 4] VND billion

1H2026 vs. 1H2025: +73.3%



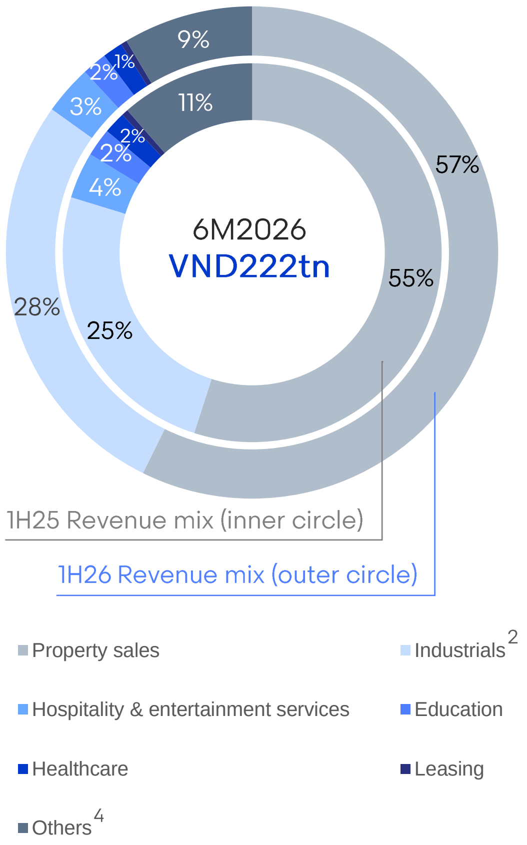
Profit Before Tax VND billion

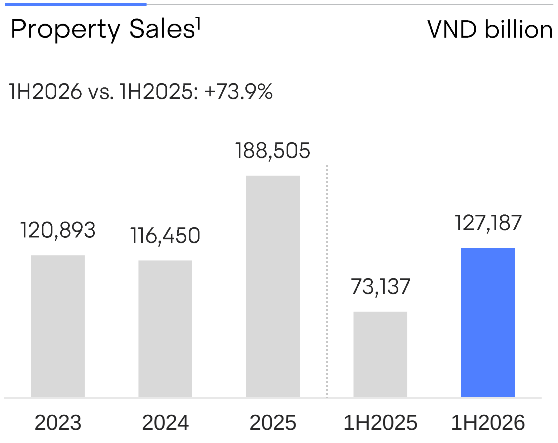
1H2026 vs. 1H2025: +208.3%

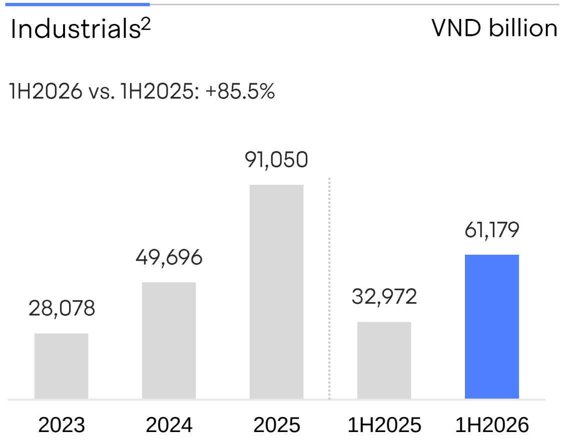


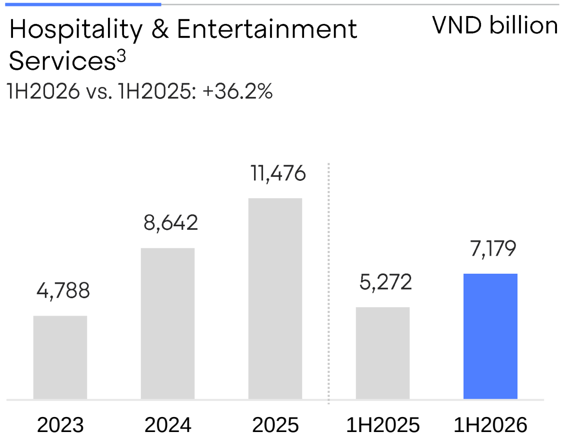
Source: Audited VAS Consolidated Financial Statements for 2023 –1H2026. 1. Figures in FY2023-FY2025, 1H2026 are pro-forma, adding bulk sales and subtracting contribution from discontinued businesses (VinSmart). 2. Margins for 2025 – 1H2026 are adjusted for the cost of vehicle sold for which the revenue has been deferred. 3. Adds back foreign exchange losses / (gains). 4. Figures in FY2023- 2025, 1H2026 exclude one-off expenses related to charitable activities.

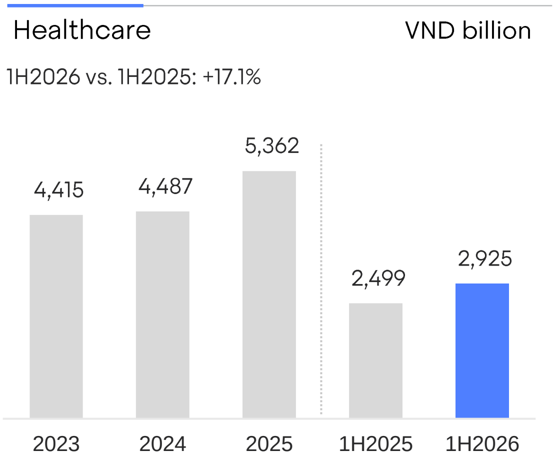
Segment Revenue Performance

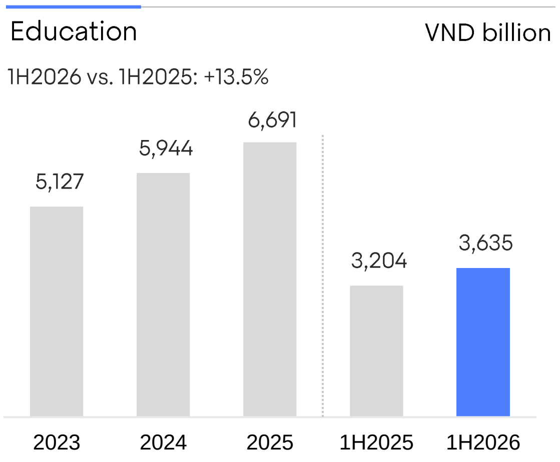










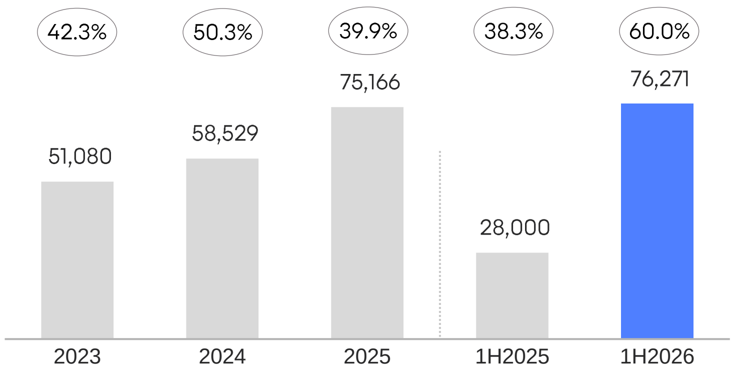


Source: Audited VAS Consolidated Financial Statements for 2023- 1H2026. 1. Figures in FY2023-FY2025, 2Q2026 are adjusted, adding bulk sales. 2. Subtracting contributions from discontinued businesses. 3. Excludes beach villas and condotels, which are under management by Vinpearl only. 4. Includes consulting and construction contracting, apartment management services, and other revenues.

Gross Profit and Margin – VAS

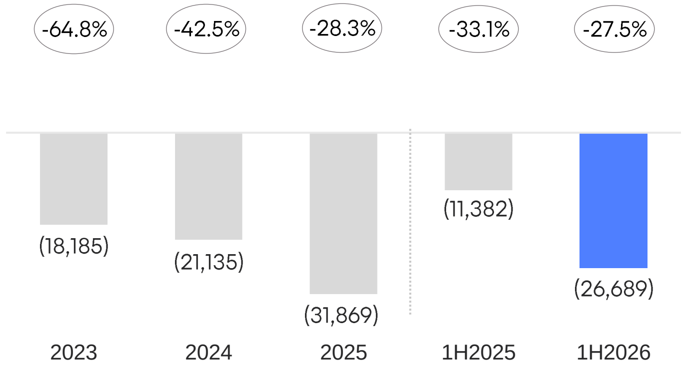
Property Sales[1]

VND billion



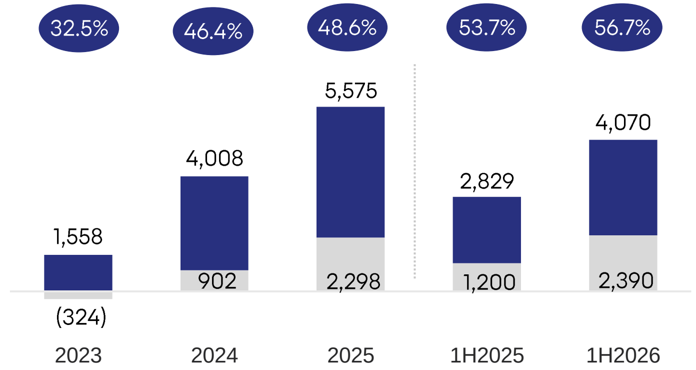
Industrials[2]

VND billion



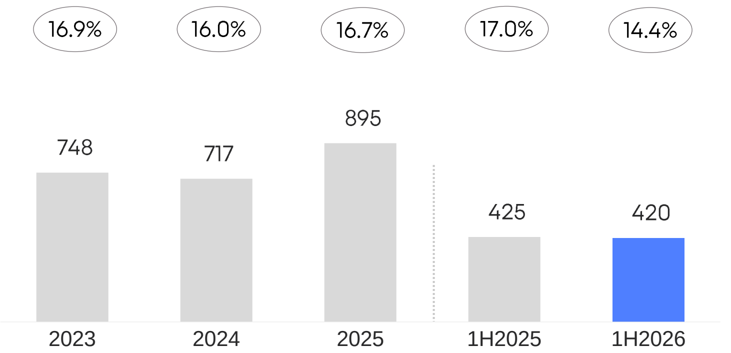
Hospitality & Entertainment Services[3,4]

VND billion



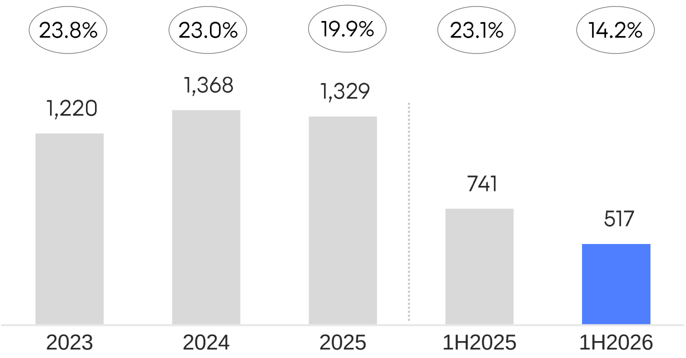
Healthcare

VND billion



Education

VND billion



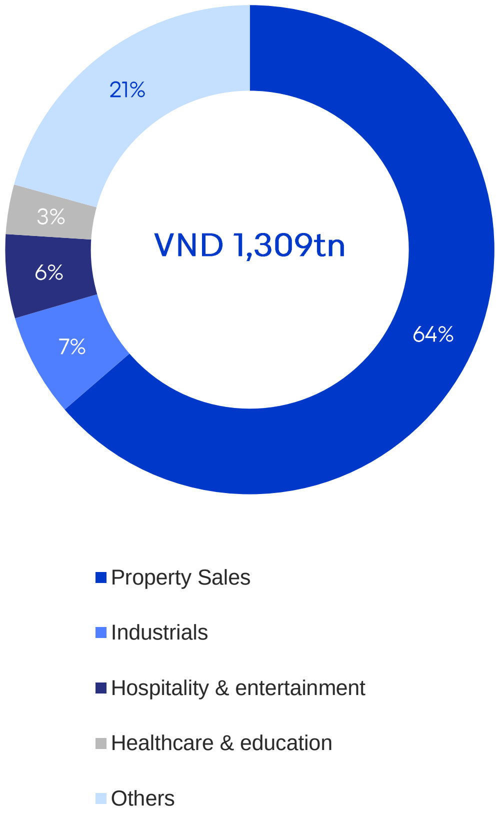
% Gross profit margin | % Adjusted gross profit margin[4] | Gross profit | Adjusted gross profit[3,4]

Source: Audited VAS Consolidated Financial Statements for 2023 – 1H2026. We have calculated the cash gross profit (gross profit excluding depreciation and amortization) for the Hospitality & Entertainment Services. 1. Financial numbers for FY2023-FY2025 are pro-forma to include bulk sales recorded as finance income, 1H2026 are pro-forma to include bulk sales recorded as finance income. 2. Displayed Gross Profit margins are adjusted for associated costs of vehicle sold for which revenue has been deferred. 3. Exclude beach villa segment. 4. Displays adjusted cash gross profit, which is adjusted for COVID-19-related expenses due to facility closures.

Balance Sheet Highlights

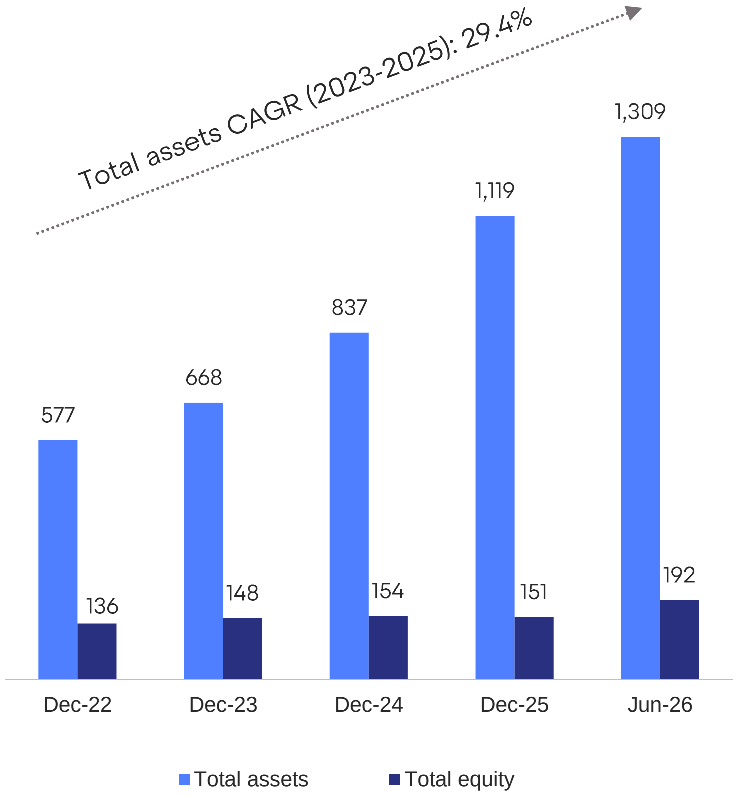
Breakdown of Total Assets

%

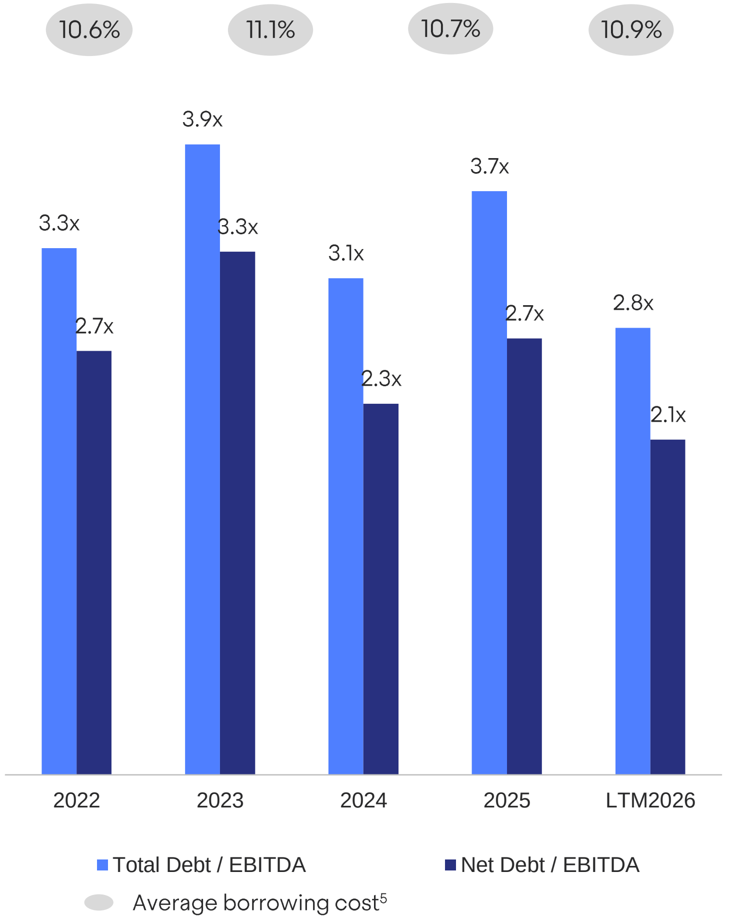


Total Assets & Total Equity

VND trillion



Debt[1, 2, 3]/ EBITDA[4]

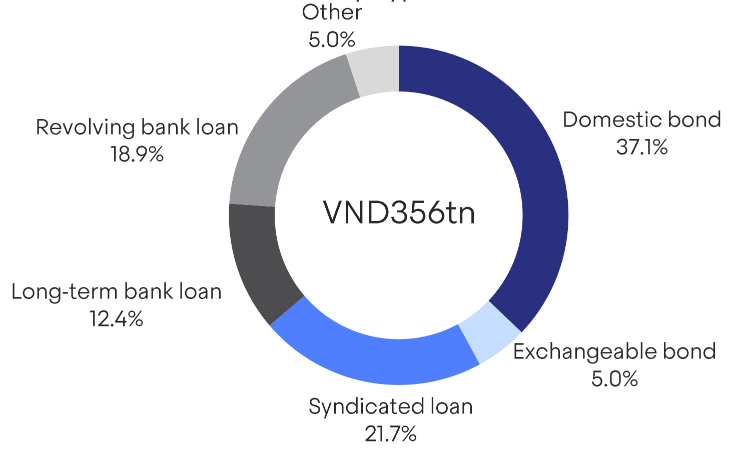


1. Total debt is equal to total interest bearing debts and borrowings. 2. Net debt is equal to total debt, less cash and cash equivalents and short-term investments. 3. Short-term investment. 4. EBITDA is calculated from consolidated profit before tax adjusted for interest expense and depreciation and amortization, and excludes (a) FX gain/loss, (b) contribution from discontinued businesses (VinSmart), and (c) one-off expenses related to charitable activities. 5. Includes hedging expenses.

Balance Sheet Highlights (2)

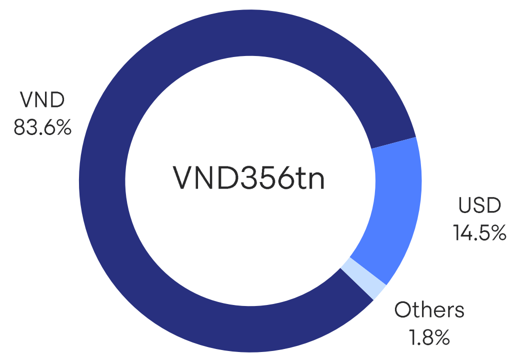
Total Debt Breakdown By Type

%



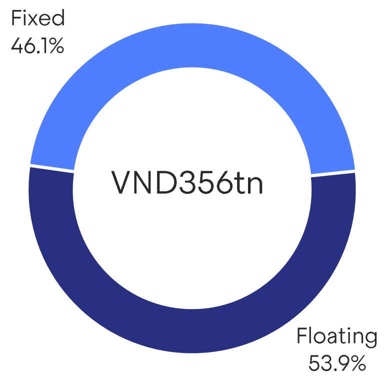
Total Debt Breakdown By Currency[1]

%



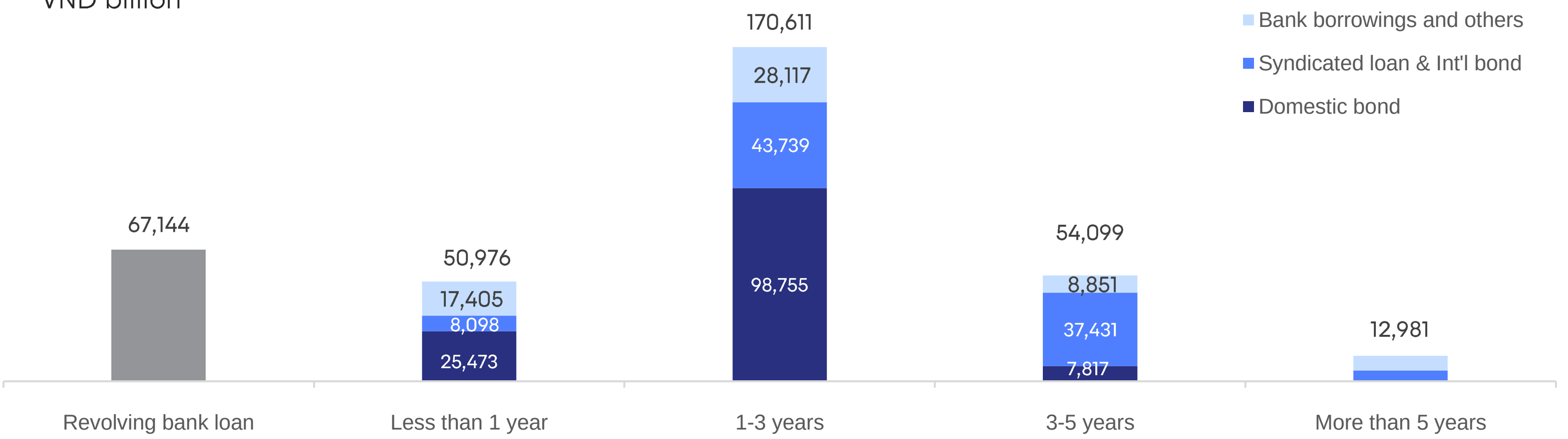
Total Debt Breakdown By Interest Rate[2]

%



Total Debt Breakdown By Maturity[3]

VND billion



Average debt maturity[4]
3.2 years

Source: Audited VAS Consolidated Financial Statements for 1H2026. 1. Includes USD debt which is hedged for foreign exchange rate purposes. 2. Includes floating rate debt which is hedged for interest rate purposes. 3. The exchangeable bond was presented based on its maturity date rather than being classified as a short-term loan in accordance with VAS requirements. 4. Debt maturity is proforma for transactions being completed or under execution by July 2026 and excludes revolving loans.

Leverage, Coverage and Other Ratios

	LTM as of 30.6.2026	FY2025	Change
Leverage ratios			
Net debt[1, 2] / EBITDA[3]	2.1x	2.7x	-0.6x
Net debt[1, 2] / (Total assets – cash & ST investments[2])	20.5%	24.1%	-360Bps
Coverage ratios			
Recurring revenue / Interest expense[3]	5.6x	5.2x	+0.4x
EBITDA / Interest expense[3]	3.6x	3.1x	+0.5x
Others			
Debt maturity (years)[4]	3.2	3.1	+0.1
Average borrowing cost[5]	10.9%	10.7%	+20Bps

Source: Audited VAS Consolidated Financial Statements for 2025- 1H2026. 1. Net debt equals total debt, less cash and cash equivalents and short-term investments. 2. Short-term investment. 3. EBITDA is calculated from consolidated profit before tax adjusted for interest expense, depreciation, and amortization, excluding FX gain/loss. 4. Debt maturity is proforma for transactions being completed or under execution by July 2026 and excludes revolving loans.. 5. Inclusive of hedging expenses.

Company Information

Vingroup today bases its strategy on the principles of sustainability and professional management to operate in six major business segments:

- Industrials – Technology
  - VinFast, the first and largest domestic comprehensive automobile manufacturer and electric scooter producer in Vietnam
  - VinMetal, steel manufacturer
  - VinSOC, cybersecurity governance and operations across Vingroup and VinCSS, cyber security service
  - VinSmart Future, data science, AI research and digital infrastructure development
  - VinRobotics, VinMotion, VinDynamics, humanoid robot research and development
  - VinSpace, full-stack aerospace venture
  - VinSurgical, surgical robotics, smart medical devices, and advanced clinical support solutions
- Real Estate Development and Services
  - Residential Vinhomes premium apartments, villas and shophouses, mid-end real estate with integrated facilities, Happy Home – social housing
  - Hospitality-focused Vinpearl hotels, resorts and beach villas, and VinWonders amusement parks and conservation parks
  - Retail Leasing Vincom quality shopping malls
- Infrastructure
  - VinSpeed, pioneering high-speed railway developer
- Green Energy
  - VinEnergo, developer and provider of sustainable energy solutions
- Culture
  - Cultural and multimedia development initiatives, V-Culture Talents, V-Film, and V-Spirit.
- Social Enterprises
  - VinBus, public passenger transport under not-for-profit model
  - Healthcare service provider, Vinmec (including hospitals and clinics)
  - Quality education provider Vinschool featuring the K-12 education system, and VinUniversity not-for-profit private university

Vingroup was listed on the HOSE on 7 September, 2007. More information on Vingroup can be found at www.vingroup.net

Source: Company information

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