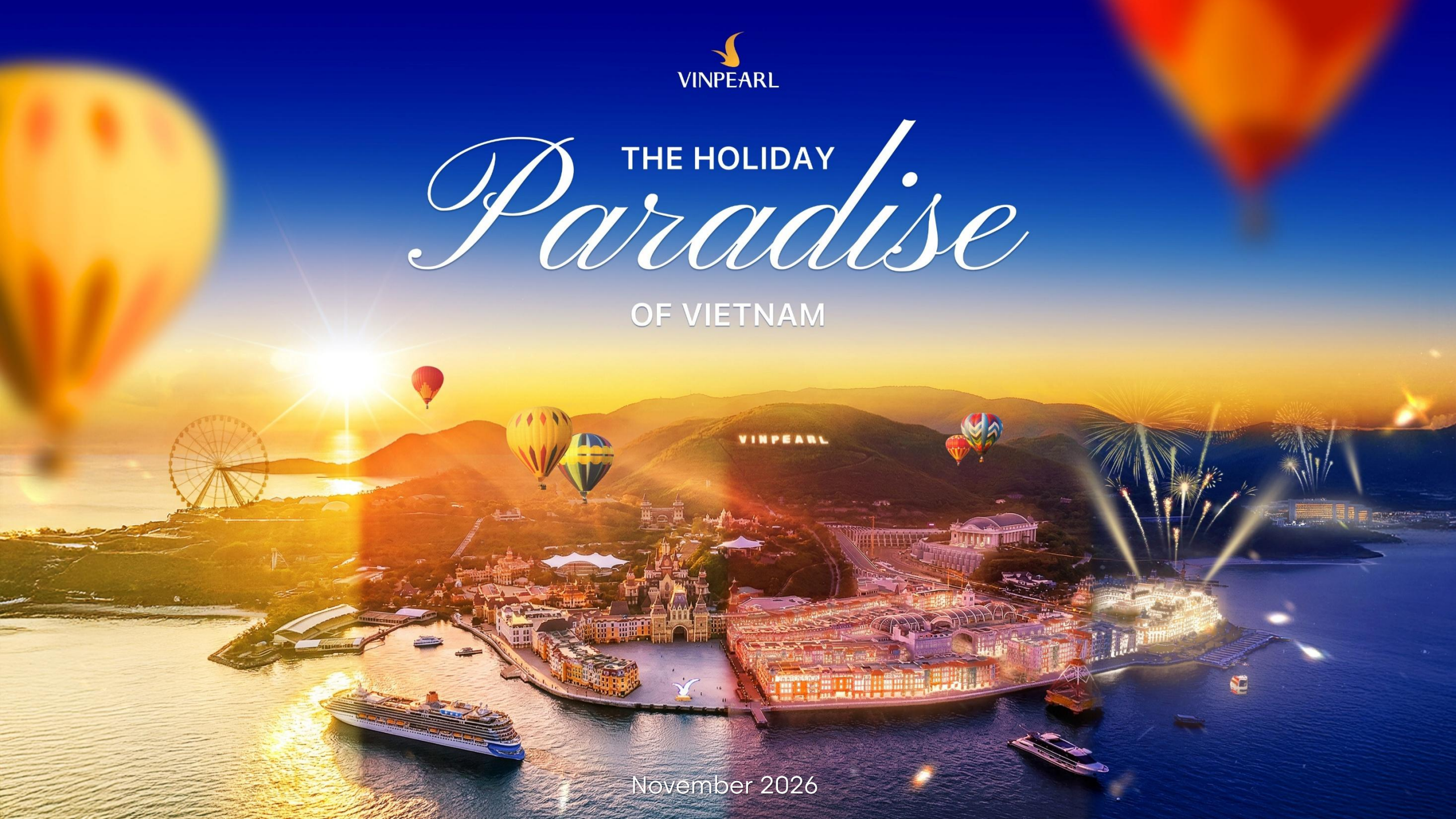
VINPEARL

THE HOLIDAY *Paradise* OF VIETNAM



November 2026

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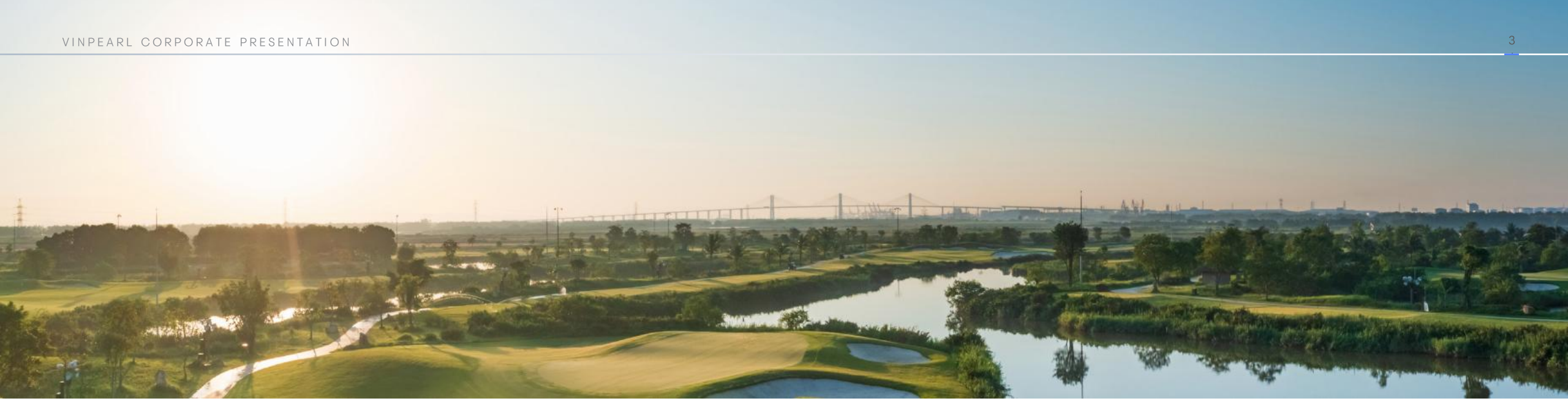

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VINPEARL

BUSINESS OVERVIEW

Vinpearl: Vietnam's Undisputed Leader in Hospitality and Entertainment

Standing strong at the forefront of tourism industry

VINPEARL

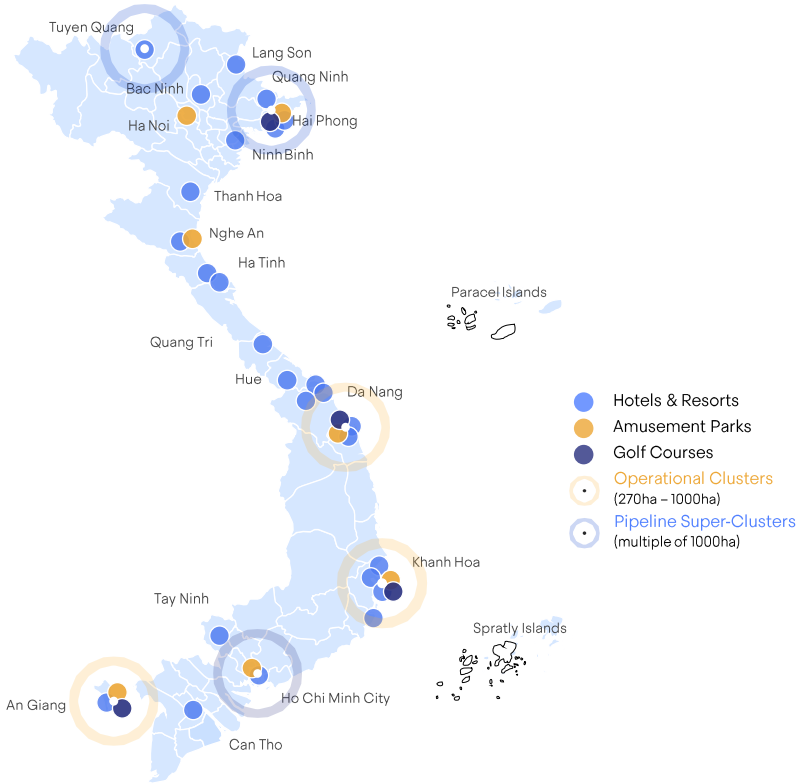
Top 13 largest company by market cap[1]

No. 1 listed hospitality company in Vietnam[1]

Brand Finance®

No. 1 world's strongest hotel brand in 2026[2]

Top 50 world's most valuable hotel brand in 2026[2]



Strategically positioned to capture the full potential of hospitality and entertainment markets

Operational Highlights:

VND 149 trillion
market capitalization[1]

60 properties
in 20/34 cities & provinces[3]

Financial Highlights:

VND 10.7 trillion
9M2026 total revenue
(+19% YoY, 67% of FY2026 plan)

VND 2.8 trillion
9M2026 profit after tax
(+561% YoY, 94% of FY2026 plan)

Pioneer in Vietnam in developing integrated clusters with complementary offerings



>17,500 rooms
35 hotels
in 19 cities & provinces

2.2MM
9M2026 room nights sold

22%
market share in 5-star hotels and resorts [4]

Hotels & Resorts



16 facilities
>780ha in site area
in 8 cities

8.9MM
9M2026 total visitors

35%
market share in major cities[5]

Amusement Parks



6 golf courses
144 holes in total
in 6 destinations

189,000
9M2026 rounds played

28%
market share in selected cities[6]

Golf Operations



3 centers
~4.3ha in site area
in 2 cities

5+ shows
with 100K+ attendees

#1
chain of event venue complexes

MICE & Events



1 facility
~2.5ha in site area
upcoming in 2026

+3 facilities
targeted by 2028

~2,000 keys
targeted by 2028

Senior Living

Notes: 1/ HOSE Market Report. As of 30 September 2026. 2/ BrandFinance Vietnam 100 & Brand Finance Hotels 50 reports, 2026. 3/ In Vietnam and other countries. 4/ Share by number of rooms in respective 5-star hotels and resorts market (2026). 5/ Share by number of properties in respective theme park, waterpark, zoo/safari market (2022). 6/ Share by number of golf holes in respective markets of Hai Phong, Da Nang, Khanh Hoa, An Giang and Ho Chi Minh City (2026).

Shaping Hospitality & Entertainment Landscape in Vietnam for Over 20 Years

2003 - 2013




2001: Establishment of Hon Tre Tourism, Trade and Services Development Investment Co. Ltd. – the predecessor of Vinpearl JSC.

2003: Opening of Vinpearl Resort Nha Trang after 18 months of construction

2011: Officially merged into Vincom JSC, which was subsequently renamed Vingroup JSC.

Notable Projects: Nha Trang Cluster (Vinpearl Resort Nha Trang, VinWonders Nha Trang, Vinpearl Luxury Nha Trang, Vinpearl Golf Club Nha Trang, etc.)

Establishing the Platform for an Integrated Hospitality & Entertainment Ecosystem

2014 - 2019




2014: Opening of Vinpearl Resort & Spa Phu Quoc after 10 months of construction

2015 - 2017: Opening of 12 hotels, 01 golf course and 01 safari

2016: Launch of Vinpearl City Hotel brand

Notable Projects: Nam Hoi An Cluster (VinWonders Nam Hoi An, Vinpearl Golf Nam Hoi An, Vinpearl Resort & Golf Nam Hoi An, etc.), Vinpearl Landmark 81 Autograph Collection

Expanding the National Hospitality Network across Strategic Tourism Corridors and Urban Centers

2018 - 2022




2018 - 2020: Opening of 14 hotels under Vinpearl City Hotel brand

2021: Rebranding of Vinpearl Land to VinWonders

2022: Partnership with Meliá Hotels International and Marriott International to manage 19 hotels & resorts

Notable Projects: Phu Quoc United Center Cluster (Vinpearl Resort & Spa Phu Quoc, Vinpearl Golf Phu Quoc, Vinpearl Safari Phu Quoc, Grand World Phu Quoc, etc.)

Pioneering Vietnam's First Integrated Super-Cluster Hospitality & Entertainment Destinations

2023 – Present

2023 - 2024: Opening 03 VinWonders parks and Vinpearl Horse Academy Vu Yen

2025: Became a listed company on the Ho Chi Minh Stock Exchange, with VPL shares included in the VN30 index

Executed the 8WONDER: Moments of Wonder mega music festival (50,000 attendees) and the first world tour concert of a renowned global artist in Vietnam (100,000 attendees)

Notable Projects: VinWonders Vu Yen, Vinpearl Hotel Bac Ninh, Vinpearl Golf Léman and Sheraton Vinh.

Advancing Towards Global Reach and Scaling Destination Tourism for Vietnam's New Era




Source: Company Information.

Key Investment Highlights



1 Well-positioned to capture economic growth momentum and tourism upswing

- Strong economy underpinned by commitment to effective policy execution
- Vietnam emerges as the next tourist hot spot in Southeast Asia

2 Featuring iconic and all-encompassing offerings at premier tourist locations

- Offering integrated tourism hubs where hospitality and entertainment seamlessly converge
- Capitalizing Vingroup's comprehensive ecosystem for competitive advantage

3 Proven execution capabilities matched by best-in-class service quality

- Developing iconic landmarks that elevate the nation's standing on the global tourism map
- Upholding international standards across services and operations with strategic partnerships

4 ESG stewardship as a pillar of long-term sustainable development

- Committed as a sustainable market leader in tourism by championing responsible practices
- Strong corporate governance framework driven by seasoned management team

5 Delivering robust financial performance with growth trajectory

- Strong earnings growth and healthy margins demonstrate robust financial profile
- Solid key balance sheet metrics bolstering financial strengths



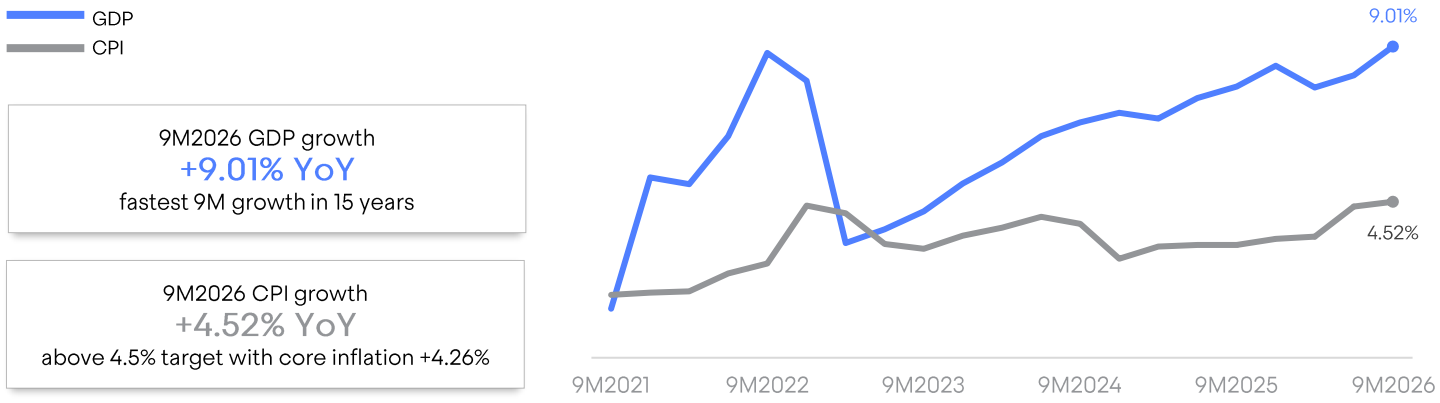
VINPEARL

MACRO & SECTOR UPDATES

1. Strong Economic Fundamentals Highlight Vietnam as a Key Growth Market

GDP growth at a 15-year high in 9M2026, with inflation under close monitoring

GDP & CPI Growth Rate (%YoY)

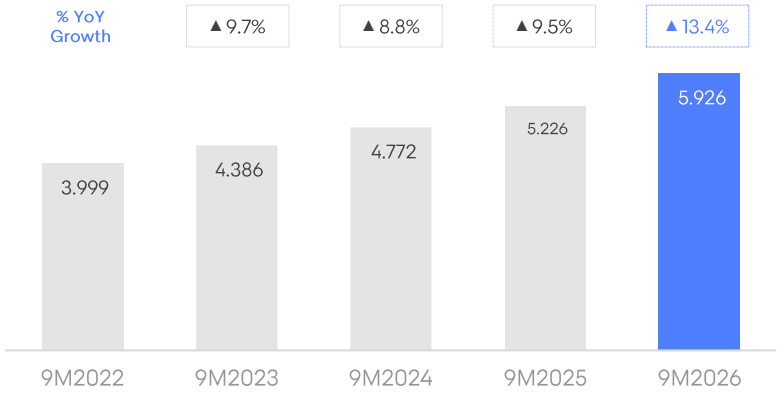


9M2026 GDP growth
+9.01% YoY
fastest 9M growth in 15 years

9M2026 CPI growth
+4.52% YoY
above 4.5% target with core inflation +4.26%

Domestic demand remained robust

Retail Sales of Consumer Goods & Services (trillion VND)



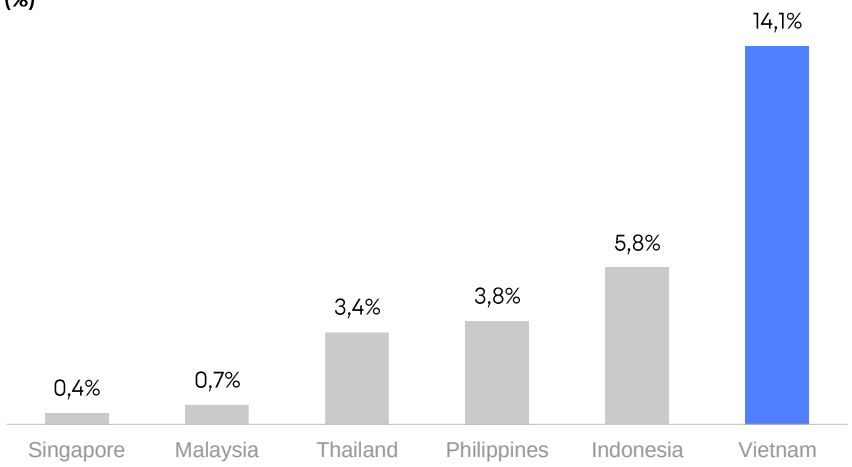
Middle-income segment in Vietnam expands rapidly

Middle Income Population Growth 2024E-2027 CAGR (%)

Target for middle income class growth in Vietnam
26-30%
of total population in 2026

World Bank reclassified Vietnam as
Upper-Middle-Income Economy
becoming a maturing investment destination

Average annual income per person in 2025
VND 100.8 million
+8.9% YoY



Recent policy milestones supportive of tourism

Government revised growth scenario
11.9% GDP Growth in 2H2026
emphasized in Resolution No. 168

SBV issued Dispatch No. 8509 on credit growth in 2026
Exempting loans to tourism developments
from real estate credit quota

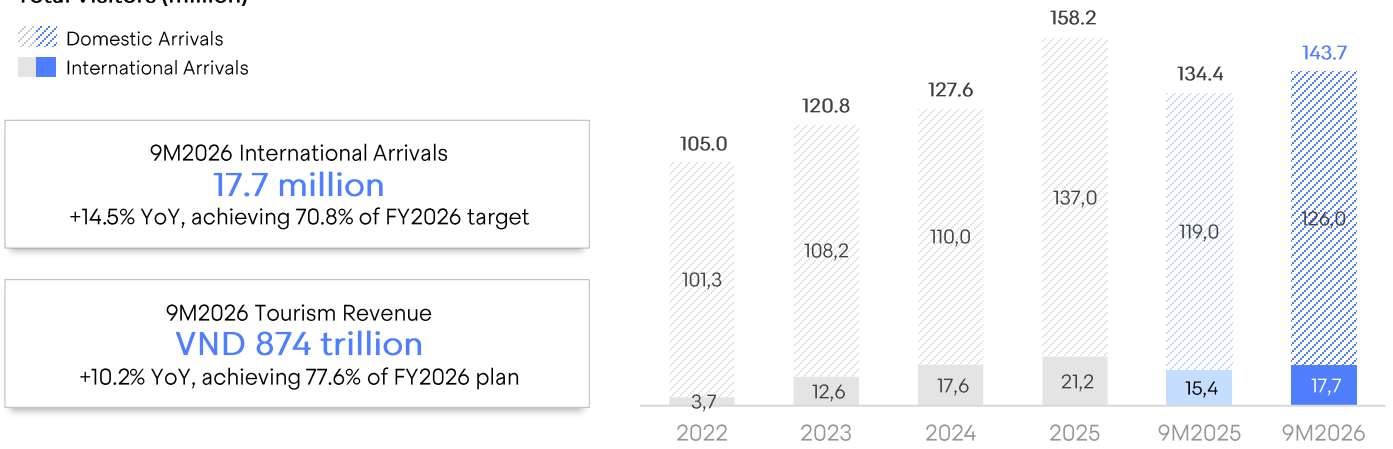
Government increasingly promoted
Tourism as a spearhead economic sector
anchored by Resolution No. 26

Notes: As of 30 September 2026. 1. Retail sales of consumer goods & services are based on restated figures retrieved from the General Statistics Office (GSO). Source: General Statistics Office of Vietnam, Vietnam National Authority of Tourism (Ministry of Culture, Sports and Tourism).

1. Record Inbound Momentum, Backed by New Markets and Policy Tailwinds

Tourism continues to thrive as Vietnam emerges as a global favorite destination

Total Visitors (million)

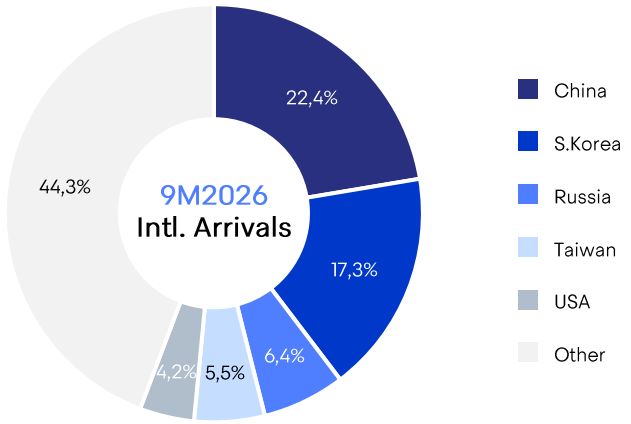


9M2026 International Arrivals
17.7 million
+14.5% YoY, achieving 70.8% of FY2026 target

9M2026 Tourism Revenue
VND 874 trillion
+10.2% YoY, achieving 77.6% of FY2026 plan

International arrivals continue strong momentum

Breakdown of International Arrivals (%)



Asia remains the largest source market
74.5% of total visits
growing steadily at +7.6% YoY

Europe is the fastest-growing region
+55.0% YoY
led by Russia, with arrivals surging +160.6% YoY

Traditional source markets of Vietnam tourism
China & S. Korea
representing ~40% total international arrivals

Policy tailwinds elevate tourism to a spearhead sector

Key Pillars of Resolution 26-NQ/TW

- **Policy & Institutional Breakthroughs** (incentives, PPP, pilot mechanisms)
- **Infrastructure Connectivity & Flagship Destinations** (growth poles, cruise ports, complex)
- **High-Value Markets & Products** (hospitality, wellness, MICE, entertainment, etc.)
- **Quality Promotion & Modern Governance** (visa easing, VAT refund, national program)

Key 2030 Targets vs. 2025 Baseline

- direct GDP contribution: **10–12%** vs. 6-8% in 2021-2025 period
- tourism revenue: **USD 80–90 billion** vs. USD 38 billion in 2025
- international arrivals: **45–50 million** vs. 21.2 million visitors in 2025 (CAGR c. 16-19%)
- domestic arrivals: **160 million** vs. 137 million visitors in 2025 (CAGR c. 3%)
- spatial priorities by 2030: **3 growth poles: Hanoi, Ho Chi Minh City, Da Nang** maintaining its position as one of SEA's leading countries in terms of tourism scale and growth rate

Implications for Investments

1. Tourism added to investment-incentive sectors
2. Land bank & preferential land financing for investors
3. PPP & strategic-investor capital for infrastructure
4. Capital-market tools, support fund, risk insurance
5. Demand levers: visa exemptions, VAT refund

Notes: As of 30 September 2026. Source: General Statistics Office of Vietnam, Vietnam National Authority of Tourism (Ministry of Culture, Sports and Tourism).



VINPEARL

PORTFOLIO HIGHLIGHTS

2. Market-Leading Luxury Hospitality Fueled by Excellent Products & Services

VINPEARL HOTELS & RESORTS

35 hotels & resorts	**19/34** cities & provinces	**>17,500** total room keys	**#1** room keys in 5-star segment
2.5 million FY25 room nights sold	**+24% YoY** compared to FY24	**VND 10.2 trillion** FY25 total operating revenue	**+26% YoY** compared to FY24

Diversified accommodation portfolio to serve broad customer segments


Bespoke villas

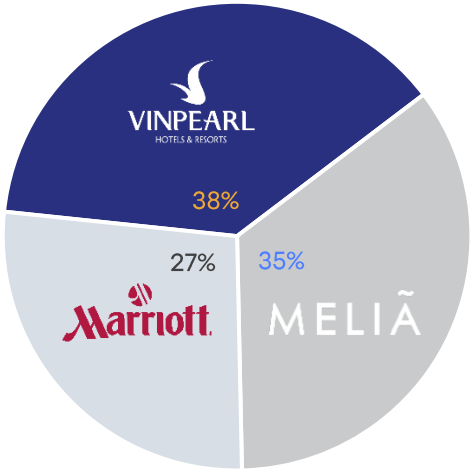

Premium resorts


Luxury hotels


City hotels

Full-spectrum hospitality offerings support resilient demand of all customers.

Driving long-term growth by improving efficiency and advancing strategic expansion



BRAND SPLIT BY NUMBER OF ROOM (2025)

Hotels & Resorts

1 Hotels Managed by Vinpearl Hotels & Resorts

2 Hotels Co-Managed with Global Leading Hotel Brands

Key Characteristics

- include properties developed in tourism hubs & city centers
- promote package deals with other Vinpearl segments
- expand market reach with international recognition
- align services standards to global benchmark

Development Strategies

- develop new offerings such as theme hotels & senior care hotels
- drive operational efficiency through technology innovation
- partner with new renowned hotel operators of luxury segment
- leverage partners' MICE capabilities & loyal customer base

Source: Company Information.

2. The Go-To Destination for World-Class Amusement and Experiences

VinWonders

16 entertainment & wellness facilities	**8/34** cities & provinces	**>780 ha** total site area	**#1** site area in amusement park
10.4 million FY25 total visitors	**+22% YoY** compared to FY24	**VND 4.9 trillion** FY25 total operating revenue	**+27% YoY** compared to FY24

Trendsetting portfolio of entertainment, education, and multimedia art experiences


Theme parks


Water parks


Safari & zoos


Other facilities

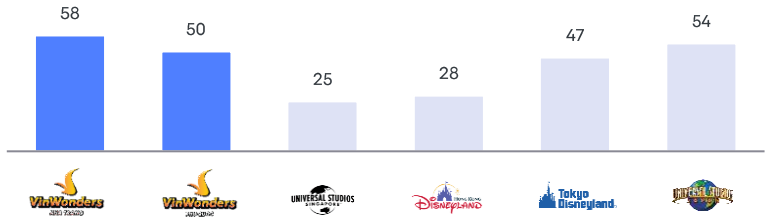
Delivering distinctive entertainment, discovery, cultural, and festival experiences within a entertainment complex

Well-positioned to benefit from strong entry barriers and a robust pipeline portfolio

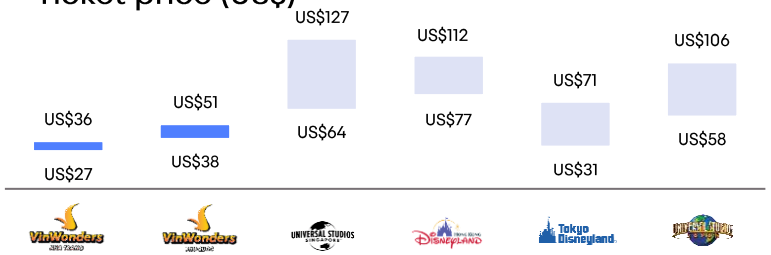
1. Strong financial capacity enables Vinpearl to absorb high setup costs and significant refurbishment CAPEX.
2. Deep industry expertise enables the development of distinctive tourism attractions, especially wildlife management.
3. Introducing new add-on services that enrich customer experience and drive higher spending per guest.
4. Developing large-scale pipeline projects strategically situated within urban areas of Vinhomes/Vingroup for natural catchment

Serves as a core engine within Vinpearl's integrated clusters, driving longer stays and higher visitor spending

Land area of parks (ha)



Ticket price (US$)



Expected to draw higher visitation and similar traffic flows to leading amusement parks in the world

Source: Company Information.

2. Comprehensive Suite of Auxiliary Pillars Supporting Integrated Ecosystem

VinpearlGolf VIETNAM

6	6/34	144	230,000
golf courses	cities & provinces	total holes	FY25 rounds played



Vinpearl Golf Nha Trang
(Hon Tre, Khanh Hoa)



Vinpearl Golf Phu Quoc
(Phu Quoc, An Giang)



Vinpearl Golf Hai Phong
(Vu Yen Island, Hai Phong)



Vinpearl Golf Nam Hoi An
(Hoi An, Da Nang)



Vinpearl Golf Léman
(Cu Chi, Ho Chi Minh City)



Cape Wickham Golf Links
(King Island, Australia)

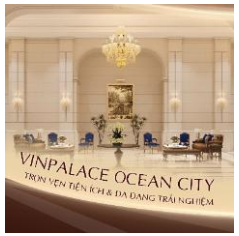
VINPALACE CONVENTIONS & THEATRES

2	1	2/34	125,000
convention centers	culinary centers	cities & provinces	visitors in 30 days



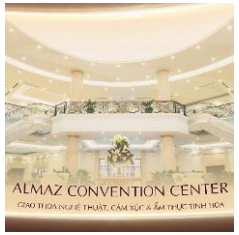
VinPalace Co Loa

Location:	Vinhomes Global Gate, Ha Noi
Site Area:	16,800 sqm
Capacity:	6,910 guests
Features:	Outdoor Area: 44,825 sqm | 55,000 guests Grand Ballroom: 4,789 sqm | 5,000 guests Crystal Ballroom: 4,614 sqm | 1,600 guets Parking Lots: 1,000 vehicles



VinPalace Ocean City

Location:	Vinhomes Ocean City, Hung Yen
Site Area:	25,888 sqm
Capacity:	7,040 guests
Features:	Grand Ballroom: 2,800 sqm | 2,000 guests Parking Lots: 70,400 sqm Theatre: the largest cutting-edge theater in Northern Vietnam



Almaz Convention Center

Location:	Vinhomes Riverside, Hanoi
Site Area:	4,400 sqm
Capacity:	1,000 guests
Features:	Grand Ballroom: 1,000 sqm | 1,000 guests 5-star culinary experience Providing catering and other services

WONDER

5+	100,000	100M+	17M+	1,000+
shows	participants	social media views	livestream views	press articles



Season 1

Headliners: Charlie Puth, Hà Anh Tuấn, Hồ Ngọc Hà, MONO, HIEUTHUHAI, TLinh, AMEE, and DJ Mie

8,000
participants

Season 2

Headliners: Maroon 5, Tóc Tiên, Justatee, Phương Ly, Double 2T, Grey D and DJ 2Pillz

10,000
participants





Season 3

Headliners: Imagine Dragons, SOOBIN, HIEUTHUHAI, Chipu, HURRYKNG, Manbo

20,000
participants

Season 4

Headliners: DJ Snake, J Balvin, DPR Ian, The Kid LAROI, SOOBIN, Hoa Minzy

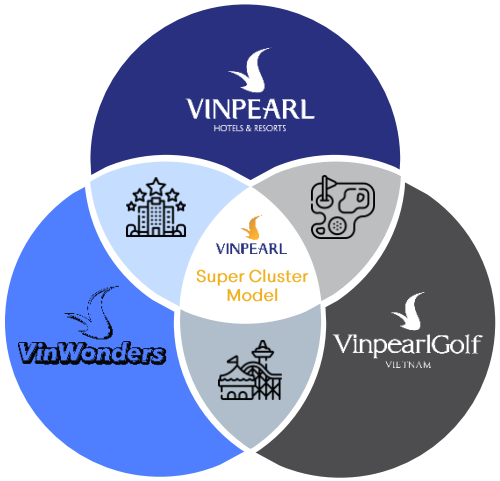
50,000
participants



Source: Company Information.

2. Poised to Capture Market Opportunities with Unique Super-Cluster Strategy

Super-Cluster Strategy



Synergy Implications:

1. **Expanded Customer Appeal:** diverse portfolio caters to a wide range of guests, creating a customer pool within ecosystem.
2. **Cross-selling & Upselling Opportunities:** cross-promote, cross-sell, and upsell packages including super-cluster activities.
3. **Operational Efficiency:** shared resources and management across core businesses drive cost savings and operational efficiency.

Pipeline Application

Located in super clusters Standalone



10+ new hotels (2030)

+40% number of keys



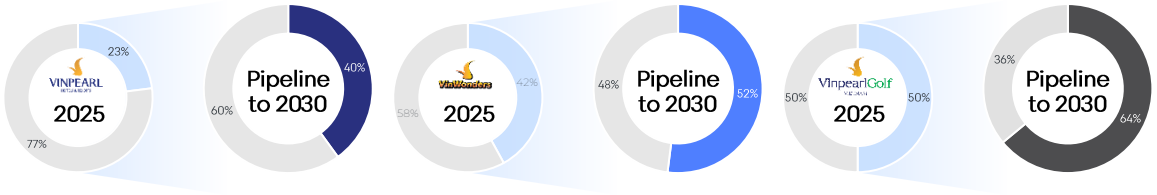
5+ new parks (2030)

+200% site area

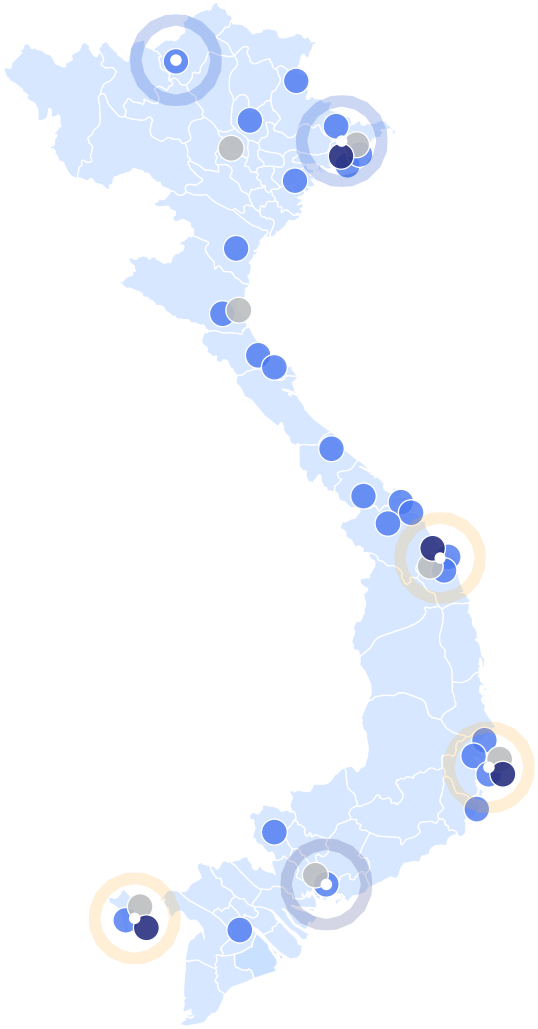


5+ new golf courses (2030)

+3.5x 18-hole courses



Operational Clusters Pipeline Super-Clusters



Tuyen Quang Cluster



Location:	My Lam, Tuyen Quang, Vietnam's famous natural hot mineral water
Total Area:	540 ha

Ha Long Cluster



Location:	Vinhomes Global Gate Ha Long, the largest development in the North
Total Area:	5,540 ha

Can Gio Cluster



Location:	Vinhomes Green Paradise, world's most advanced ESG urban model
Total Area:	2,870 ha

Nam Hoi An Cluster



Location:	Hoi An Ancient Town, UNESCO world heritage site
Site Area:	>200 ha

Nha Trang Cluster



Location:	Hon Tre Island, largest island in Nha Trang Bay
Site Area:	>250 ha

Phu Quoc Cluster



Location:	Long Beach, Phu Quoc Island, world's top-50 beautiful beaches
Site Area:	>1,000 ha

Source: Company Information. Notes: As of 30 June 2026.

Two New Super-Clusters to Drive the 2026-2027 Growth

+2 SUPER-CLUSTERS
in the North & South of Vietnam

5* HOTELS/RESORTS/VILLAS
diverse luxury hospitality offerings

+2 VINWONDERS PARKS
first-to-market theme park concepts

+54 GOLF HOLES
Tuyen Quang (18) & Can Gio (36)

Tuyen Quang Cluster

First Integrated Premier Wellness Retreat Hub in the North

Grand Opening: 4Q2026



Location: Vinhomes My Lam Tuyen Quang (455ha)

Components: resort, onsen, park, golf, wellness

Overview:
A premier short-break and wellness destination, leveraging low competitive supply and Vietnam's first-to-market CCRC model.

Demand:
3.9M visitors[1] in 2025, targeting >4.1M visitors in 2026, highlighting strong demand against limited branded leisure supply in the region.

Accessibility:
Tuyen Quang – Phu Tho expressway (opened 2023) cut the Hanoi trip to 2 hrs from 2.5 - 3 hrs

Can Gio Super-Cluster

All-in-One Destination within World-Leading TOD & ESG++ Urban Model

Grand Opening: 3Q2027



Location: Vinhomes Green Paradise Can Gio (2,870 ha)

Components: hotels, parks, golf, MICE

Overview:
A world-class megacity destination in Ho Chi Minh City, introducing Vietnam's inaugural hospitality and entertainment concept.

Demand:
53.5M visitors[2] in 2025 (with 8.5M intl. arrivals), yet average stay is still under 2 nights

Accessibility:
Supported by major transit catalysts: Ben Luc – Long Thanh Expressway, Ho Chi Minh City – Can Gio Railway, Vung Tau Sea-Crossing Bridge, etc.

Super-Cluster Model = Hotels & Resorts + Entertainment + Golf Courses + MICE/Wellness/Others → { Extended Length of Stay; Higher Spending per Guest; Cross-Selling across Assets

Source: Company information. Notes: 1. Number of visitors to Tuyen Quang in 2025. 2. Number of visitors to Ho Chi Minh City (including Vung Tau) in 2025.

Introducing Vinpearl's First Integrated Wellness & Leisure Cluster in the North

TUYEN QUANG PROVINCE OVERVIEW

Growing appeal of tourism

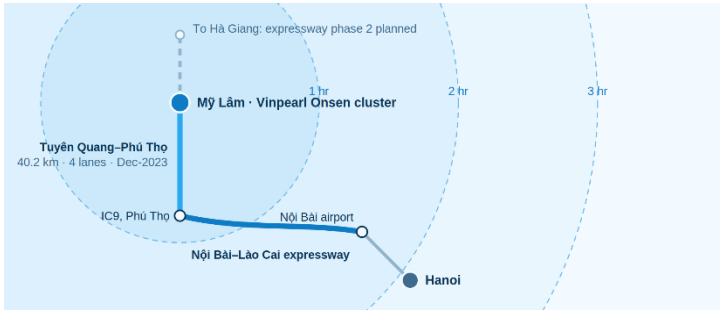
3.9 million visitors in 2025

Heritage- and nature-led tourism base

Vietnam's finest natural mineral springs

Prime regional connectivity

150 km from Hanoi CBD
40 km from Phu Tho



120 minutes
from Hanoi CBD
via Noi Bai – Lao Cai Expwy

60 minutes
from Phu Tho Province
via Tuyen Quang – Phu Tho Expwy

SIGNATURE LEISURE & WELLNESS EXPERIENCES



Vinpearl Seiko Onsen Tuyen Quang

Northern Vietnam's largest natural hot spring complex - a Japanese-inspired retreat offering Vietnam's first authentic onsen experiences in a serene natural setting.

4.2 ha site area
56 onsen baths
5 signature onsen experiences
2 Japan-inspired bathing zones





Vin New Horizon Tuyen Quang

A therapeutic community with integrated on-site healthcare and nursing services, setting new standards for physical well-being, lifelong learning, and lasting vitality.

Facilities include seamless access to Vinmec facilities, flexible independent & assisted living options, and a senior lifelong learning academy.



2.5 ha site area
240 living units
1 learning academy

FULL-SUITE ANCILLARY REVENUE DRIVERS

Vinpearl Onsen Resort Tuyen Quang
(235 guest rooms)

A world-class 5-star Japanese-style hot spring resort, seamlessly integrating holistic rejuvenation, exceptional service standards, and diverse lifestyle and MICE experiences.



VinWonders Tuyen Quang
(5.4 ha)

Northern Vietnam's first Japan-themed amusement park - featuring 20+ family-friendly attractions, exhilarating ATV off-road adventure course and immersive entertainment for all ages.



Vinpearl Golf My Lam
(75.8 ha)

Global-standard 18-hole golf course designed by Golfplan, delivering a distinctive experience with layouts that embrace the region's diverse terrain and majestic natural landscapes.



Source: Company information.

Creating a World-Wonder Super-Destination in Southern Vietnam







WORLD'S UNPARALLELED INTEGRATED ECOSYSTEM STANDING AS A LANDMARK AT THE HEART OF THE NEW CAN GIO URBAN TOWNSHIP

VinWonders Can Gio

122 ha, 300 rides and 30 shows per day
integrating 3 mega theme parks: Global Festival, Safari Festival, Water Festival with 365-day festival experiences

Vinpearl Golf Can Gio

155 ha, 36-hole golf course
designed by world-renowned names Robert Trent Jones II and Tiger Woods, creating golf masterpiece amidst Can Gio's coastal forests

Vinpearl Dream Palace Hotel

836 rooms, 5-star luxury themed hotel
Vietnam's first immersive themed hotel with the concept of time travel, delivering a new dimension of guest experience

Boutique Hotel Collection

4+ brands: Best Western, iBis, iBis Styles, JO&JOE, etc.
partnerships with new globally recognized hospitality brands, each with a distinct concept

Bespoke Beachfront Villas

137 villas, 2 architectural styles
showcasing classic Mediterranean and free-spirited tropical styles with secluded beach setting and integrated 5-star amenities

Convention Center & Blue Waves Theatre

7 ha convention & theatre complex
- 5,000-seat theatre, among the largest in Southeast Asia
- convention hall for 10,000 guests for high-profile events

FAVOURABLE INFRASTRUCTURE DEVELOPMENT ENHANCING PROJECT CONNECTIVITY

- 90 mins — Ben Luc – Long Thanh Expwy (Rung Sac Interchange)
- 45 mins — Ho Chi Minh City – Can Gio Bridge (Binh Khanh Ferry)
- Tan Son Nhat International Airport
- 20 mins — Ho Chi Minh City – Can Gio High-Speed Railway (VinSpeed)
- 10 mins — Can Gio – Vung Tau Sea-Crossing Bridge
- Long Thanh International Airport

OPENING TIMELINE

1st Jul 2027	1st Nov 2027	Post-2027
amusement parks, golf courses, hotels & villas	hotels, convention center and theatre	senior living community

Source: Company information.



VINPEARL

INTERNAL CAPABILITIES

3. Demonstrated Operational Excellence Backed by Leading Service Standards

Vinpearl continues to drive brand excellence and set new industry standards with unmatched in-house capabilities

Proven Track Record in Developing Tourism Destinations

- #1 strongest hotel brand in the world in 2026 by Brand Finance, spearheading the transformation of untapped areas into high-potential large-scale tourism hubs.
- Serving as catalysts for local economic growth, generating employment opportunities and driving broader economic uplift.

Ability to Secure Landbank in Prime Locations Across Vietnam

- Access to unrivaled landbank of Vietnam's largest real estate developer at prime, strategic locations across Vietnam's most sought-after destinations.
- Demonstrated financial capability to undertake and deliver large-scale developments.

Construction Efficiency Backed by Strong Market Know-How

- Ensuring the efficient delivery of high-quality properties with industry-leading construction speed.
- Shortening land clearance from 2–3 years (industry average) to 9–12 months, while maintaining high standards across every aspect of the project.

Adhering to International Standards in Operations

- Proven operational excellence and strong brand credibility established Vinpearl as the industry benchmark for premium hospitality in Vietnam.
- Strategic global partnerships enhance customer reach, elevate service excellence, and diversify its hospitality portfolio.

Leveraging the breadth and synergy of Vingroup's integrated ecosystem to strengthen competitive positioning and enhance customer value

VINGROUP	VND 340 trillion	2.6%	230,000	#57
	FY25 consolidated revenue	of nominal GDP	total employees	in 2026 APAC's Best Companies



1. Customer Base & Cross Selling
2. Landbank Synergy & Expansion
3. Infrastructure Development
4. Digital Transformation
5. New Business Facilitation

- Leveraging Vingroup's integrated V-App and VinClub platforms to enable centralized booking, points-based engagement, and cross-selling across the ecosystem.
- Developing within Vinhomes' large-scale urban areas for natural captive demand generation and facilitating future international expansion alongside Vinhomes' global footprint growth.

Source: Company Information.

3. Experienced Management Team with Transparent Corporate Governance

Nguyen Thu Hang
Chairperson of the Board



- 20 years of experience in auditing & banking
- Board Member & CEO, Vinhomes JSC.

Dang Thanh Thuy
Board Member



- 20+ years at Vinpearl JSC.
- Board Member, Nha Trang Port JSC. and V-Film Development JSC.

Ngo Thi Huong
Board Member & CEO



- 9+ years at Vinpearl JSC.
- Former Deputy CEO of Sales & Marketing, Chief Business Officer, Chief Financial Officer, Vinpearl JSC.

Hoang Thi My Hanh
Board Member & Deputy CEO



- 14 years of experience in human resources management & training
- Former Deputy CEO, Vincom Retail JSC.

Marc Villiers Townsend
Independent Board Member



- 38+ years of experience in real estate in Asia
- Former Board Member, Vingroup JSC.

Vo Thi Phuong Thao
Deputy CEO



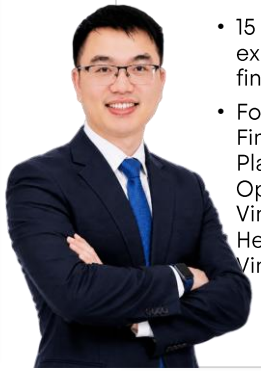
- 30+ years at Vingroup JSC.
- Vice Chairwoman of the Board, Vin3S JSC.

Nguyen Dinh Nga
Director



- 9+ years of experience in safety and security at Vingroup JSC.

Tran Quang Duy
Chief Financial Officer



- 15 years of experience in finance & accounting
- Former Head of Finance, Head of Planning and Head of Operational Control, Vinpearl JSC. and Head of Finance, Vincom Retail JSC.

Nguyen Thi Ngoc Han
Chief Accountant



- 25+ years of experience in finance & accounting
- Former Chief Accountant & Financial Controller at 5-star resorts in VN

Source: Company Information.



VINPEARL

ESG STRATEGY

4. Commitment to Sustainable Development Underpinned by ESG Strategy

ENVIRONMENT

ESG Commitment:

Continuously minimize direct environmental footprint by monitoring CO2 emissions, use of renewable energy & freshwater, landfill waste, etc.

1 Control of GHG Emissions & Energy Usage



GHG emissions reduction
17%
compared to 2024

Electricity consumption reduction
18%
compared to 2024

2 Materials Management & Circular Economy



Plastic waste reduction
40.86 tons
compared to 2024

Replacement of **single-use plastics**
85%
with biodegradable alternatives

3 Water Recycling & Wastewater Management



Recycled water increase
16%
compared to 2024

In total
90.6%
of **wastewater treated & discharged**

4 Biodiversity Conservation & Ecosystem Restoration



Vinpearl Safari Phu Quoc

Vietnam's first and largest semi-wildlife conservation park

SOCIAL

ESG Commitment:

Ensure safe workplace and diverse culture, nurturing diversity and inclusion, providing equal opportunities for professional and personal development.

Total no. of employees
15,233

Proportion of female employees
46.8%

Total training hours
433,388

HR Asia BEST COMPANIES TO WORK FOR IN ASIA 2025

HR Asia SUSTAINABLE WORKPLACE AWARDS 2025



VinFast's 2024 "For a Green Future" Campaign


Vinpearl's 2025 Countdown Event in Nha Trang

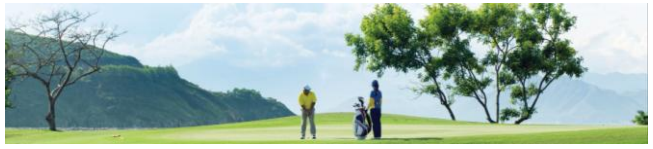
- ✓ Allocated VND 48.4 billion toward charitable, social welfare, and disaster relief initiatives
- ✓ Organizing environmental protection campaigns & nature conservation education programs
- ✓ Hosting year-round community events and social spaces that foster local engagement and community connection

GOVERNANCE

ESG Commitment:

Maintain transparent governance structure with established policies, standardized procedures applied to all stakeholders.

- Established the ESG Committee providing a unified framework for implementing sustainability agenda
- Fostering a business environment grounded in high ethical standards and extending to partner system
- Implementing strict controls over related-party transactions to ensure transparency and compliance
- Partnering with tier-1 suppliers committed to ESG goals and Green Procurement standards
- Prioritizing information security and data privacy through robust data protection practices



Source: Company Information. Notes: As of 31 Dec 2025.



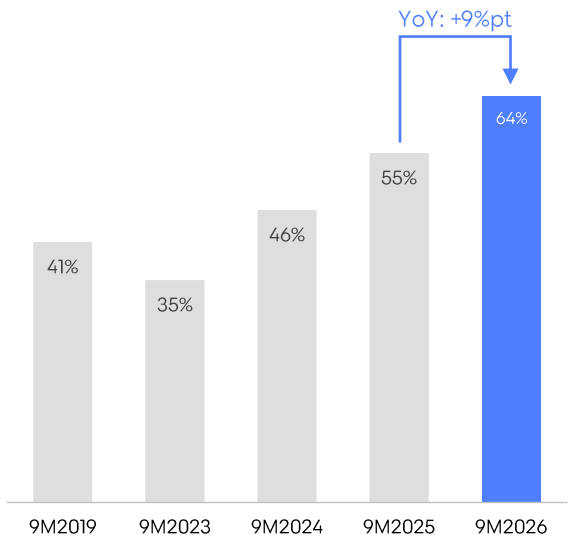
VINPEARL

FINANCIAL HIGHLIGHTS

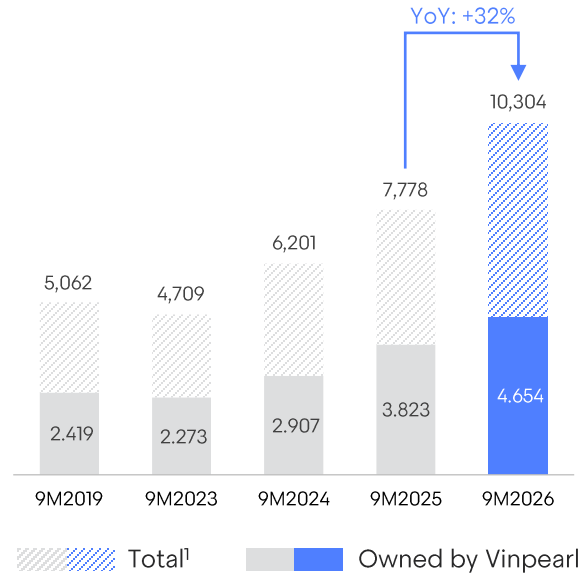
Hotels & Resorts: Value Optimization Strategy Lifts Performance in 9M2026

	3Q2026	3Q2025	YoY	9M2026	9M2025	YoY
Room Nights Sold ('000)[1]	744	680	▲ 9%	2,244	1,872	▲ 20%
RevPAR ('000 VND)[1]	1,835	1,569	▲ 17%	1,876	1,455	▲ 29%
ADR (VND million)[1]	2.94	2.67	▲ 10%	2.95	2.64	▲ 12%
Operating Revenue (VND billion)[1]	3,419	2,882	▲ 19%	10,304	7,778	▲ 32%

Occupancy rate[1]
%



Hotels & Resorts: Total operating revenue[1]
VND billion



Key Drivers:

- ✓ Value optimization drove growth in both rates and volume, with strong RevPAR growth supported by higher ADR and significant OCC improvement.
- ✓ Room nights sold rose 20% YoY as average length of stay extended 10%, while ADR in 3Q2026 still advanced 10% YoY. Growth was broad-based across operating platforms.

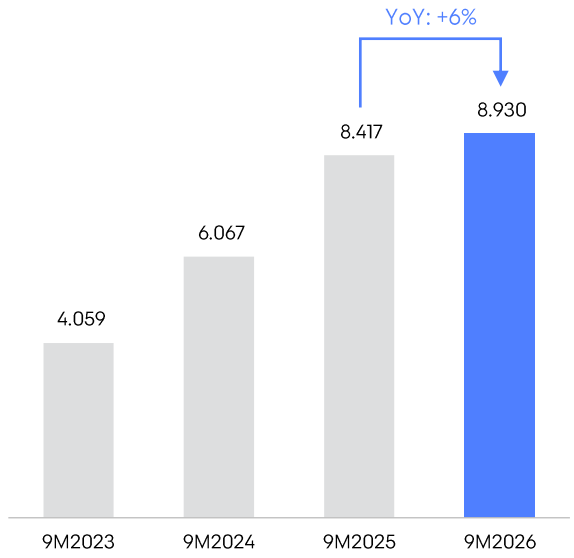
Operators	Vinpearl	Marriott	Meliá	Total
9M2026 Operating Revenue	▲ 33%	▲ 32%	▲ 32%	▲ **32%**

Source: Company Information. Notes: As of 30 September 2026. 2020-2022 excluded due to Covid-19 disruption. 1. Owned & Managed by Vinpearl.

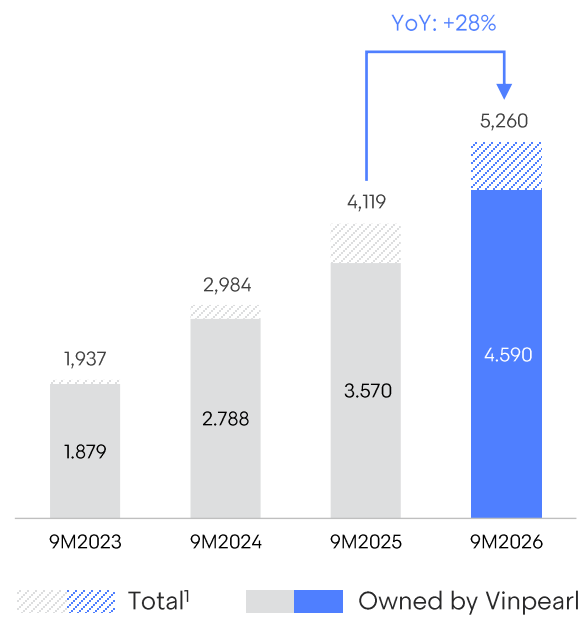
Amusement Parks: Higher Revenue per Guest Drives Growth and Margin Expansion

	3Q2026	3Q2025	YoY	9M2026	9M2025	YoY
No. of Visits ('000)[1]	2,824	2,869	▼(2%)	8,930	8,417	▲6%
Rev per Visit ('000 VND)[1]	631	528	▲19%	589	489	▲20%
Operating Revenue (VND billion)[1]	1,783	1,516	▲18%	5,260	4,119	▲28%
EBITDA Margin[1]	60%	60%	▲0.5%pt	63%	60%	▲2.5%pt

Number of visits[1]
('000)



Amusement Parks: Total operating revenue[1]
VND billion



Key Drivers:

- ✓ Operating revenue growth was driven by higher uptake of value-added products and services and modest ticket price increases.
- ✓ Our core parks in Nha Trang, Phu Quoc and Nam Hoi An remained the key contributors, with combined revenue up 33.8% YoY, accounting for c. 94% of total revenue growth.



Source: Company Information. As of 30 September 2026. Notes: 1. Owned & Managed by Vinpearl.

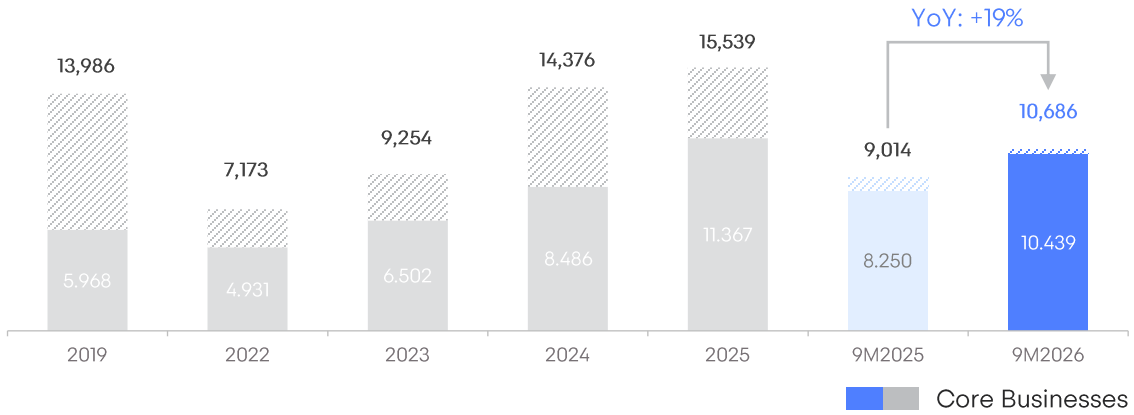
Robust Financial Performance with Solid Growth Trajectory

in VND billion	3Q2026	3Q2025	YoY	9M2026	9M2025	YoY	Notes
Net Revenue	**3,892**	3,101	▲25.5%	**10,686**	9,014	▲18.6%	Led by core hospitality & entertainment (+26.5% YoY in 9M2026), with growth from both higher pricing and stronger demand
Gross Profit	**917**	819	▲11.9%	**3,242**	2,438	▲33.0%	Reflects our value optimization strategy with core gross margin expanding meaningfully in 9M2026
Financial Income/Expenses	**577**	(1)	n.m.	**468**	47	▲887.4%	
Operating Profit	**754**	145	▲419.6%	**1,578**	579	▲172.6%	Supported by cost discipline and higher financial income
Other Income/Expenses	**12**	-	n.m.	**1,706**	(53)	n.m.	
Profit Before Tax	**766**	145	▲427.5%	**3,285**	526	▲524.6%	
Profit After Tax	**649**	169	▲283.0%	**2,829**	428	▲560.7%	Achieved approximately 94% of the full-year 2026 target

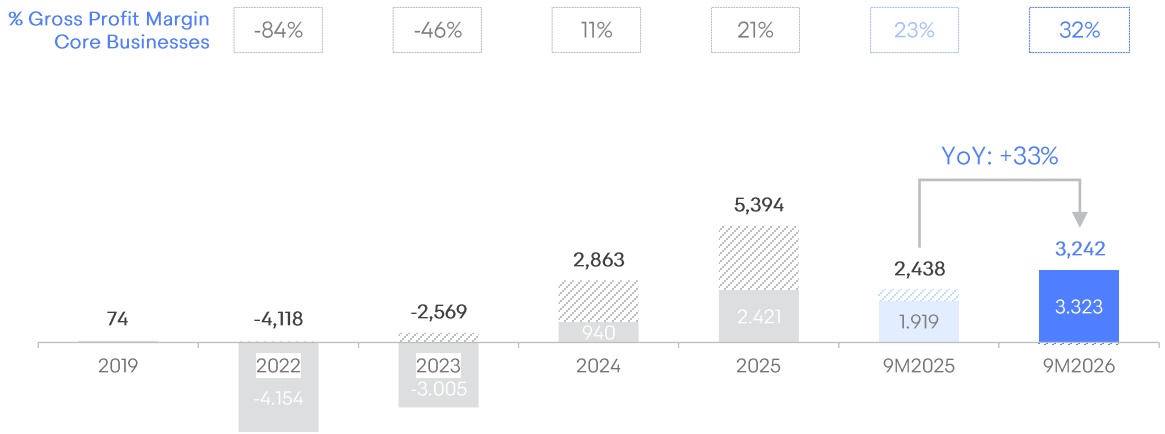
Source: Vinpearl JSC. VAS consolidated financial statements for 3Q2026 and consolidated financial statements for 3Q2025, as restated in the 3Q2026 consolidated financial statements.

Sustained Multi-Year Growth Across Revenue and Profitability

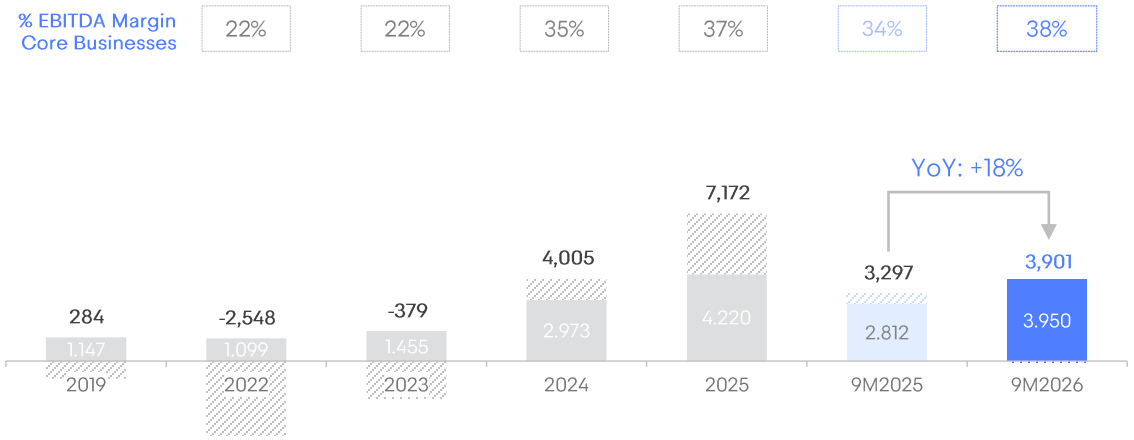
Net Revenue
VND billion



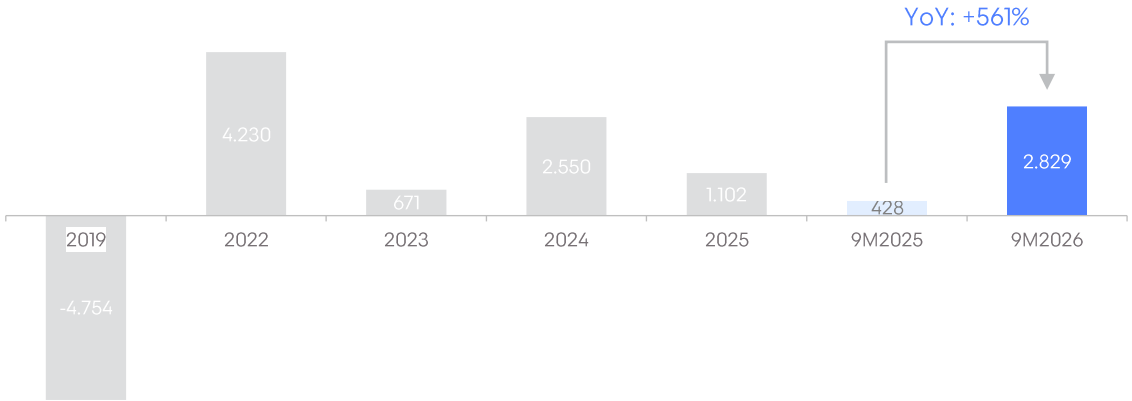
Gross Profit & Gross Profit Margin
VND billion



EBITDA & EBITDA Margin
VND billion



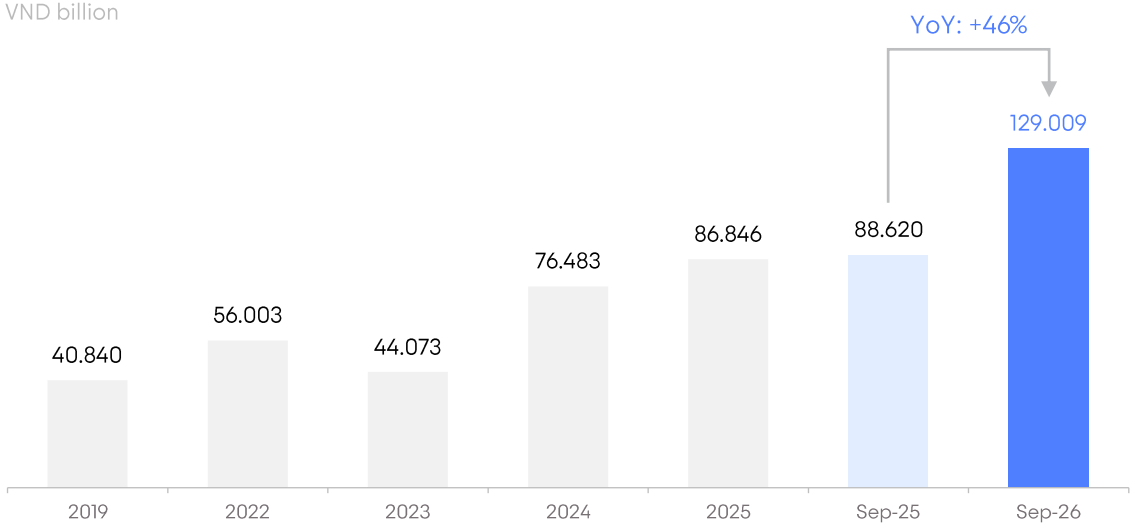
Profit After Tax
VND billion



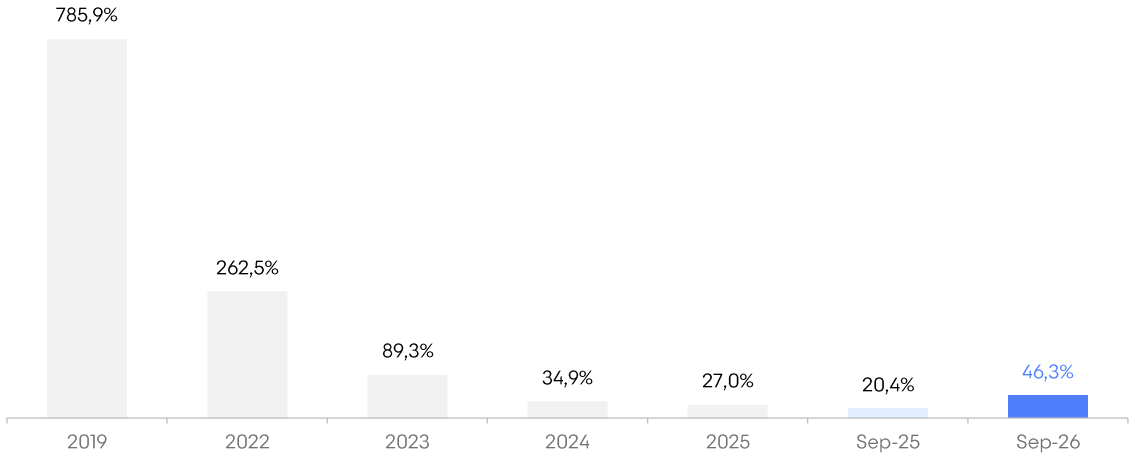
Source: Vinpearl JSC. VAS consolidated financial statements for 3Q2026 and consolidated financial statements for 3Q2025, as restated in the 3Q2026 consolidated financial statements. 2020-2021 excluded due to Covid-19 disruption.

Stronger Capital Base, with Leverage Within a Prudent Range

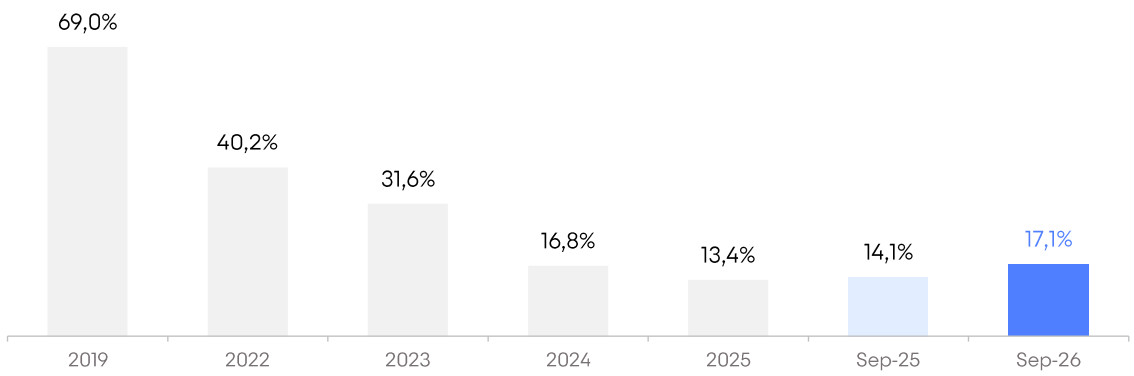
Total Assets
VND billion



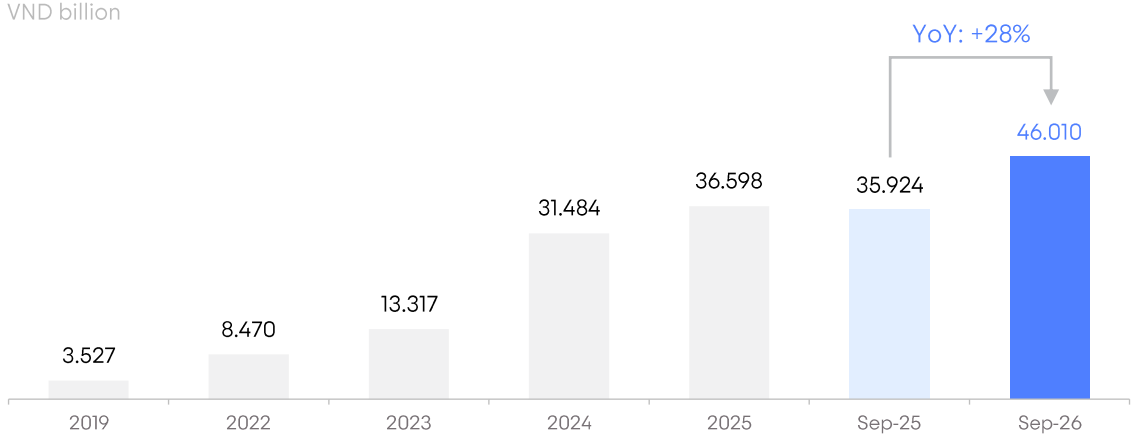
Net Debt[1] / Equity
%



Total Debt / Total Assets
%



Total Equity
VND billion



Source: Vinpearl JSC. VAS consolidated financial statements for 3Q2026 and consolidated financial statements for 3Q2025, as restated in the 3Q2026 consolidated financial statements. 2020-2021 excluded due to Covid-19 disruption. Notes: 1. Net Debt = (Total Debt - Cash and Cash Equivalents)



VINPEARL

FY2026 OUTLOOK

2026 Outlook

FY2026 Business Plan

Targeted Consolidated Revenue

VND 16,000 billion

+3% compared to 2025 actuals

Targeted Profit After Tax

VND 3,000 billion

+172% compared to 2025 actuals

FY 2026 New Strategic Initiatives towards Long-Term Development

1 Expanding and diversifying markets

- Diversify source markets by targeting long-haul and high-value emerging segments.
- Optimize customer mix and occupancy while enhancing market resilience and global competitiveness.

2 Developing differentiated destinations

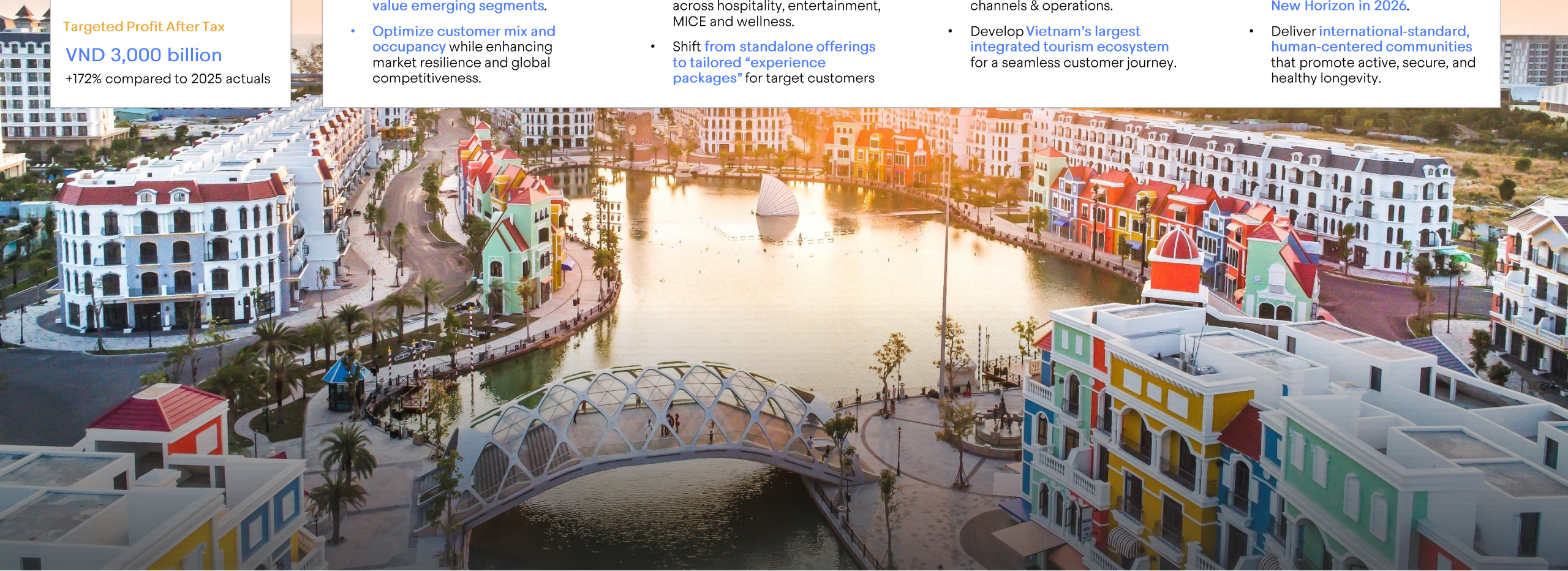
- Develop integrated, world-class destination complexes across hospitality, entertainment, MICE and wellness.
- Shift from standalone offerings to tailored "experience packages" for target customers

3 Accelerating digital transformation agenda

- Accelerate digital transformation across sales channels & operations.
- Develop Vietnam's largest integrated tourism ecosystem for a seamless customer journey.

4 Pioneering the development of CCRC

- Pioneer an integrated CCRC model with the launch of Vin New Horizon in 2026.
- Deliver international-standard, human-centered communities that promote active, secure, and healthy longevity.





INVESTOR RELATIONS DEPT.

VINPEARL JOINT STOCK COMPANY

HEADQUARTER
Hon Tre Island, Nha Trang Ward, Khanh Hoa Province, Vietnam

HANOI OFFICE
Symphony Office Tower, Chu Huy Man Str., Phuc Loi Ward, Hanoi, Vietnam

CONTACT
Email: ir@vinpearl.com
Tel: +84-2583590611
Fax: +84-2583590613