

# Corporate Presentation

March 2026

# Disclaimer

IMPORTANT: The information contained herein is preliminary and subject to change without notice, its accuracy is not guaranteed, has not been independently verified and may not contain all material information concerning Vincom Retail Joint Stock Company (the “Company”) and its subsidiaries (the “Group”). You should not rely upon it or use it to form the basis for any investment decision or commitment whatsoever.

None of the Company, its shareholders, or any of their respective affiliates, directors, officers, employees, agents, advisers or any other person makes any representation or warranty (express or implied) or accepts any responsibility or liability for the accuracy or completeness of this presentation or any or all of the information in this presentation or otherwise made available. It is not the intention to provide, and you may not rely on these materials as providing, a complete or comprehensive analysis of the financial or trading position or prospects of the Group. No part of this presentation shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. Further, nothing in this presentation should be construed as constituting legal, business, tax or financial advice. You should conduct such independent investigations and analysis of the Group as you deem necessary or appropriate in order to make an independent determination of the suitability, merits and consequences of investment in the Company.

This presentation contains “forward-looking statements”. These forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond the Company’s control and all of which are based on management’s current beliefs and expectations about future events. Forward-looking statements are sometimes identified by the use of forward-looking terminology such as “believe”, “expects”, “may”, “will”, “could”, “should”, “shall”, “risk”, “intends”, “estimates”, “aims”, “targets”, “plans”, “predicts”, “continues”, “assumes”, “positioned” or “anticipates” or the negative thereof, other variations thereon or comparable terminology. These forward-looking statements include all matters that are not historical facts. Forward-looking statements are not guarantees of future performance. These forward-looking statements speak only as at the date of this presentation, and none of the company, its shareholders, or any of their respective affiliates, directors, officers, employees, agents, advisers or any other person undertakes to update or revise any forward-looking statements as a result of new information or to reflect future events or circumstances.

## Table of content

1

Vincom Retail:  
The market leader in Vietnam

2

Key investment highlights

3

2025 performance & Vision for 2026 onwards

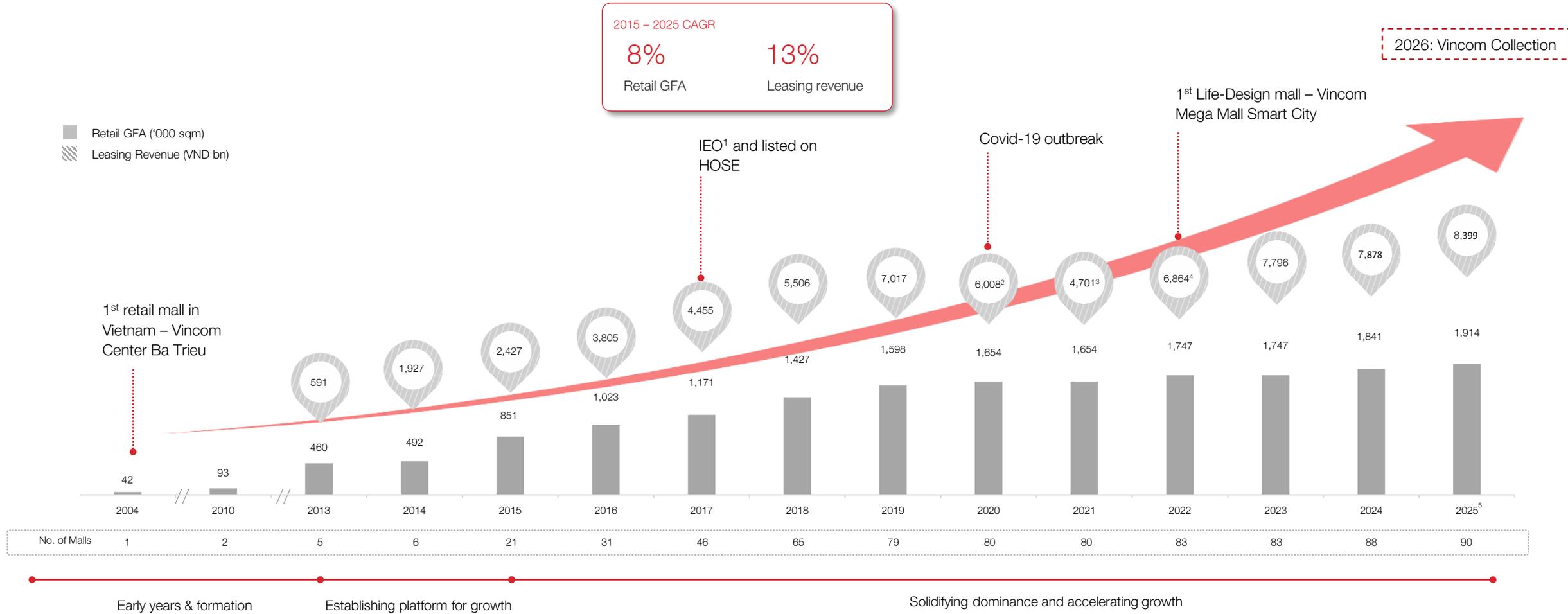


Vincom Plaza Ha Long – Quang Ninh

# 1. Vincom Retail – The market leader in Vietnam



# Emergence of Vincom Retail as a pioneer and clear market leader



Notes: As at 31 December 2025. Leasing revenue is based on Vietnam Accounting Standards (VAS) Audited Consolidated Financial Statements for respective years. 1. Initial Equity Offering. 2. Leasing revenue took into account the impact of Vincom Retail's supporting package to tenants impacted by Covid-19 in 2020, totaling VND 865bn. 3. Leasing revenue took into account the impact of Vincom Retail's supporting package to tenants impacted by Covid-19 in 2021, totaling VND 2,115bn. 4. Leasing revenue in 2022 took into account the impact of Vincom Retail's supporting package to tenants impacted by Covid-19 in 2022, totaling VND 377bn. 5. Retail GFA and leasing revenue has excluded that of Vincom Center Nguyen Chi Thanh as the mall has no longer been under Vincom Retail's ownership since 4Q2025

# Vincom Retail's unique and dominant position

The ultimate shopping destination of cities and provinces across the country

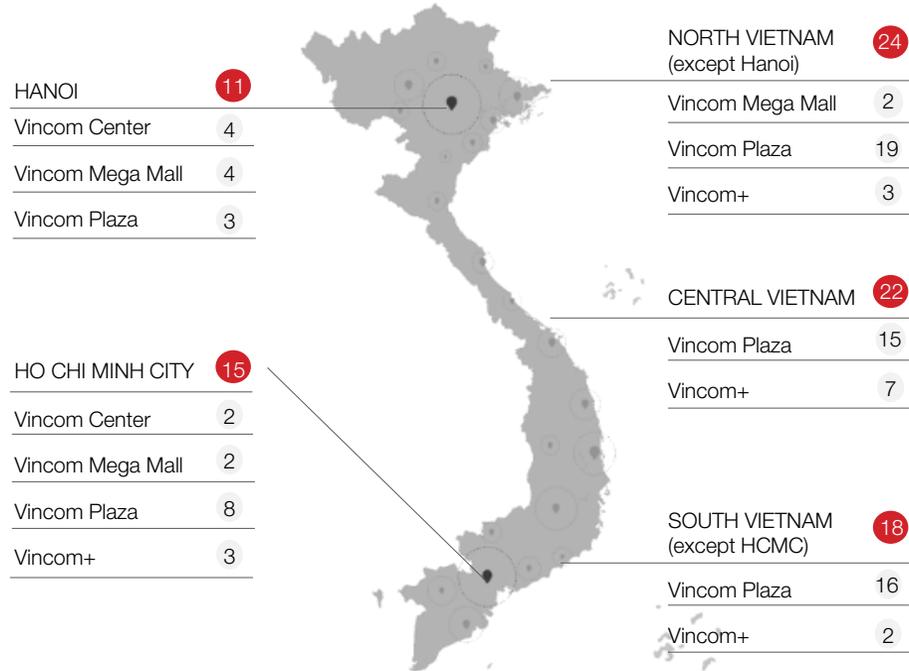
90 Operating malls      31/34 cities & provinces      Nationwide network<sup>1</sup>      Hanoi & HCMC      Accounts for ~55% total mall GFA and ~68% of revenue generated from mall business

~1.91 mn sqm

Total mall GFA (sqm)

~211 mn (+21% YoY)

Annual mall footfalls<sup>3</sup>



## Multi – format retail malls

Vincom Center (12% of total GFA)



- Location • City-center, CBD
- Retail GFA • 40,000 – 60,000 sqm
- No. of Malls • 6

Vincom Mega Mall (34% of total GFA)



- Location • In integrated, mixed-use projects
- Retail GFA • 45,000 – 150,000+ sqm
- No. of Malls • 8

Vincom Plaza (50% of total GFA)



- Location • High-density areas of provinces
- Retail GFA • 10,000 – 40,000 sqm
- No. of Malls • 61

Vincom+ (4% of total GFA)



- Location • Medium-density, non CBD
- Retail GFA • 3,000 – 5,000 sqm
- No. of Malls • 15

## Commercial Streets



- Location • Within Vinhomes township projects (i.e. Vinhomes Ocean City, Vinhomes Green Paradise,...)



Notes: (1) Based on Vietnam's updated administrative map following the 2025 provincial mergers. (2) Revenue generated from mall business including leasing revenue, related services and other revenue (ex: advertising space rental revenue). (3) Company Data in 2025.

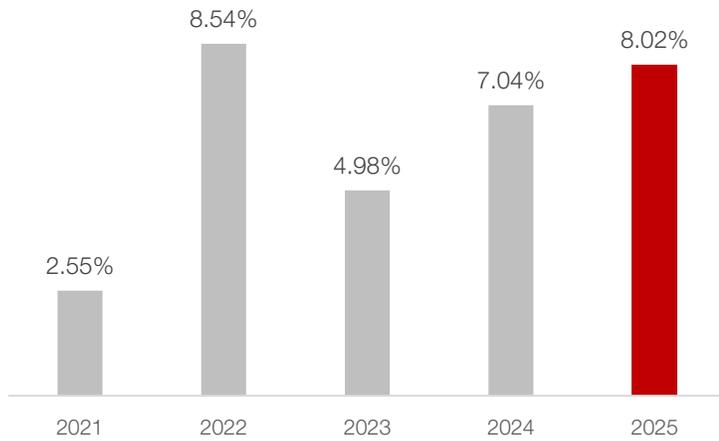
## 2. Key investment highlights

- 2.1 Vietnam as a bright spot of world economic landscape amidst global market volatility, supported by strong favorable demographics and macro tailwinds
- 2.2 Vietnam Retail malls: Limited supply and strong demand
- 2.3 Vincom Retail – The undisputed partner of choice for domestic and international brands
- 2.4 Highly scalable platform with proven execution capabilities, leveraging the best-in-country Vingroup ecosystem
- 2.5 Institutional level corporate governance
- 2.6 A steadfast commitment to environmental and social well-being

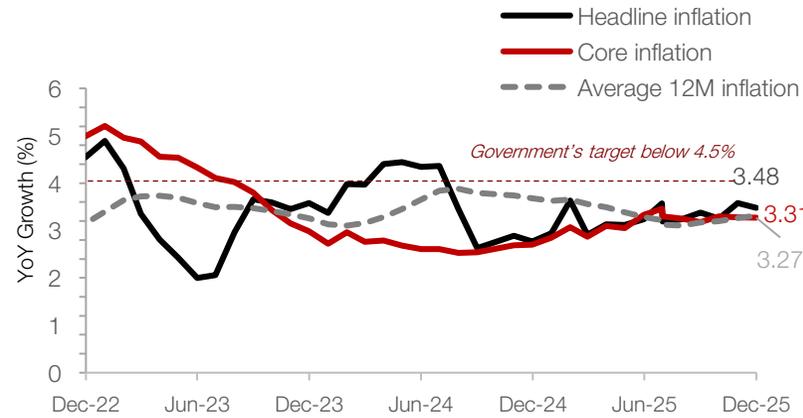


## 2.1 Amidst global headwinds, Vietnam remains an economic bright spot...

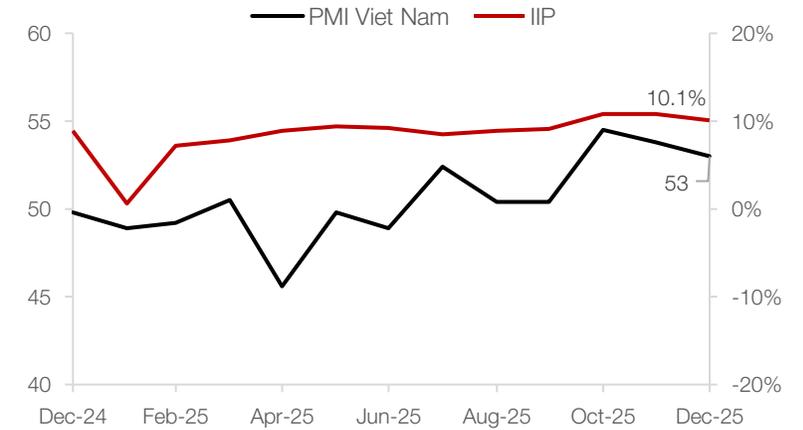
GDP growth hit a 15-year second-highest peak in 2025



Inflation remained below government's target, leaving room for growth-supportive policies

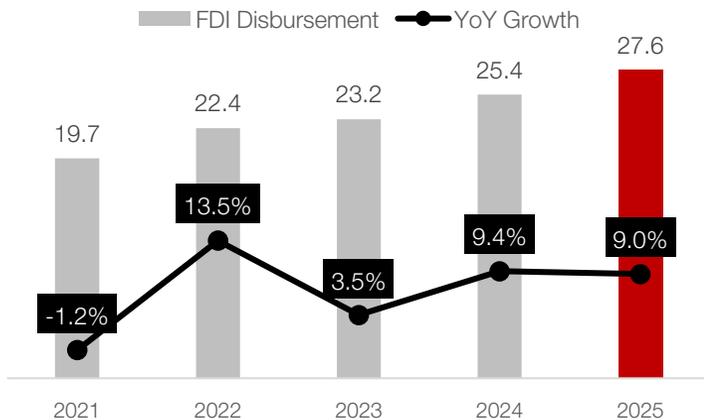


PMI remained above 50 throughout 2H2025, signaling a sustained trend of manufacturing expansion



FDI disbursement in 2025 hit a five-year high, sustaining job creation and income growth

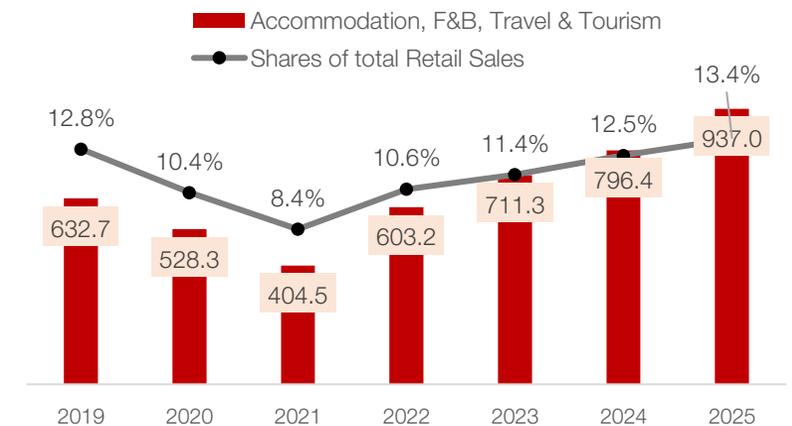
Unit: USD Billion



Retail sales up 9.2% in 2025



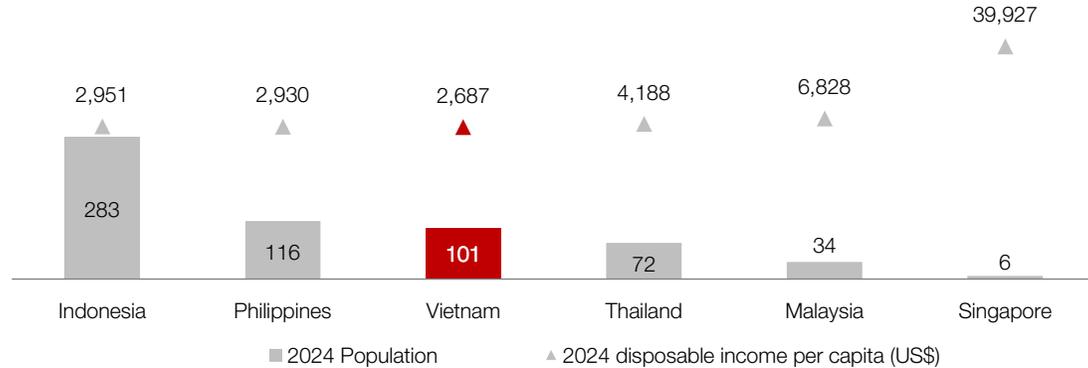
Accommodation, F&B, and tourism services accounted for 13.4% of total retail sales, an 8-year high, indicating that experiential trends are becoming dominant in consumer spending



## 2.1 ...supported by strong favorable demographics and macro tailwinds

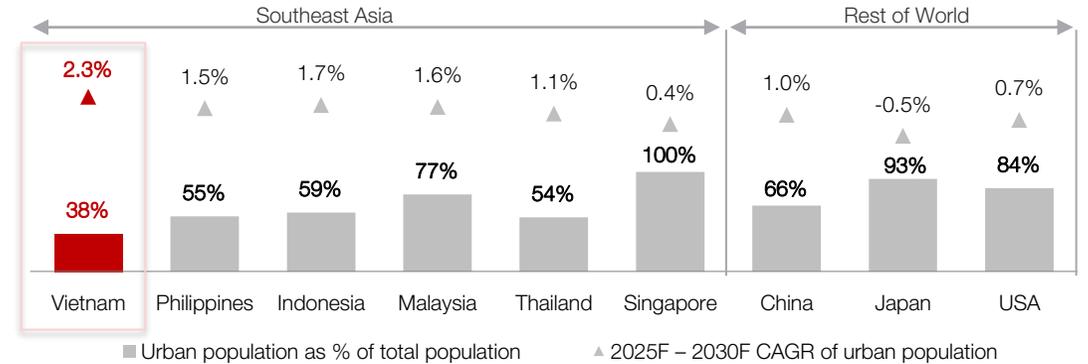
Third most populous country in the Southeast Asia with low base disposable income per capita with potential for growth...

2024 population (mn) and 2024 disposable income per capita (US\$)



.....and rising trend of urbanization

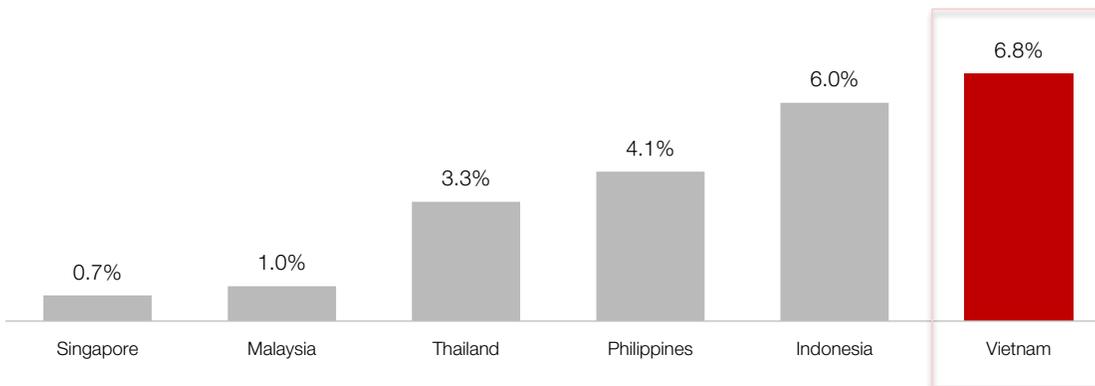
Urban population and growth



Fastest growing middle-income segment in SEA

Middle income population growth<sup>1</sup>

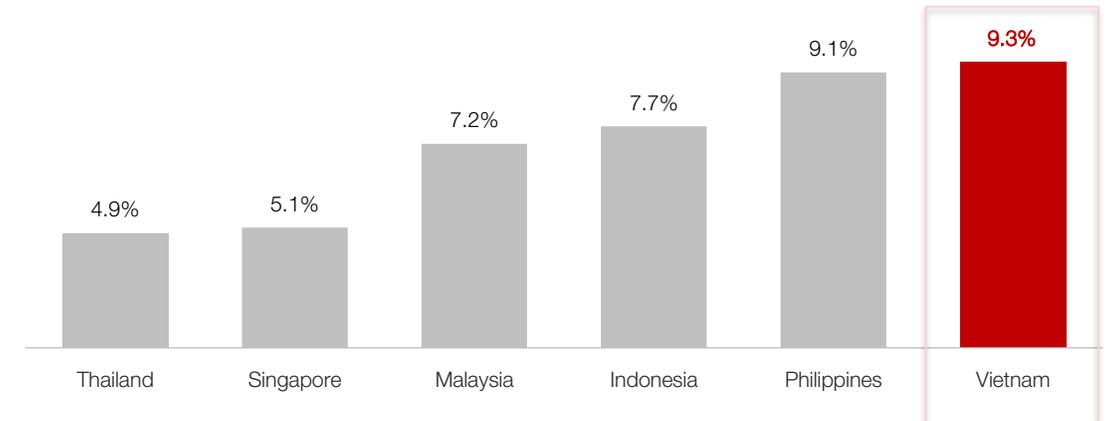
2025-2027F CAGR (%)



Strongest private consumption growth among the country group

Private final consumption expenditure

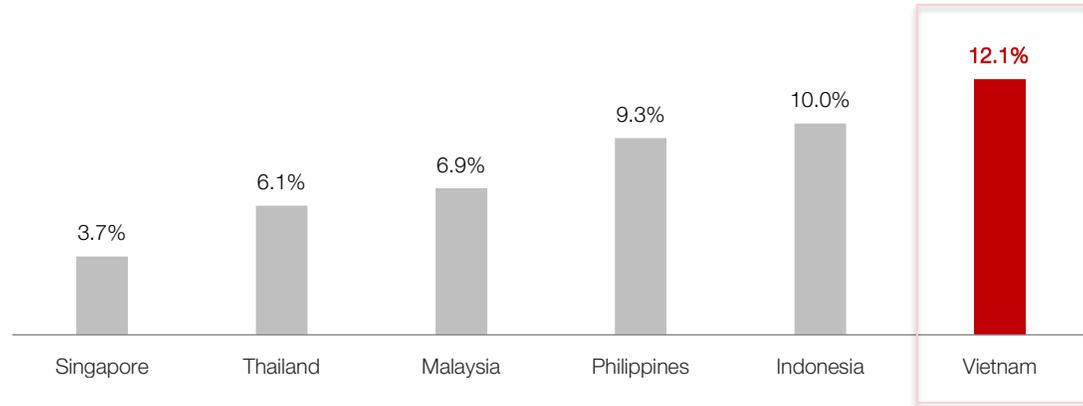
2025F – 2030F CAGR (%)



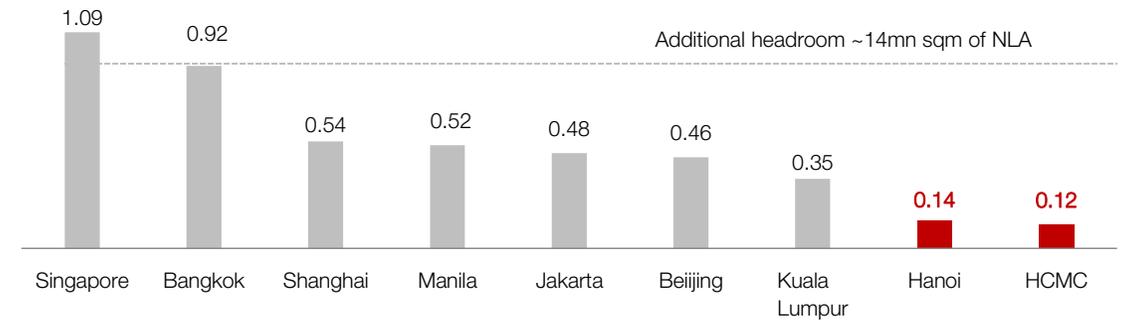
Source: Euromonitor, Oxford Economics (1) Middle income population defined as households with disposable income of more than USD 10,000 per annum.

## 2.2 Vietnam retail malls: Limited supply and strong demand

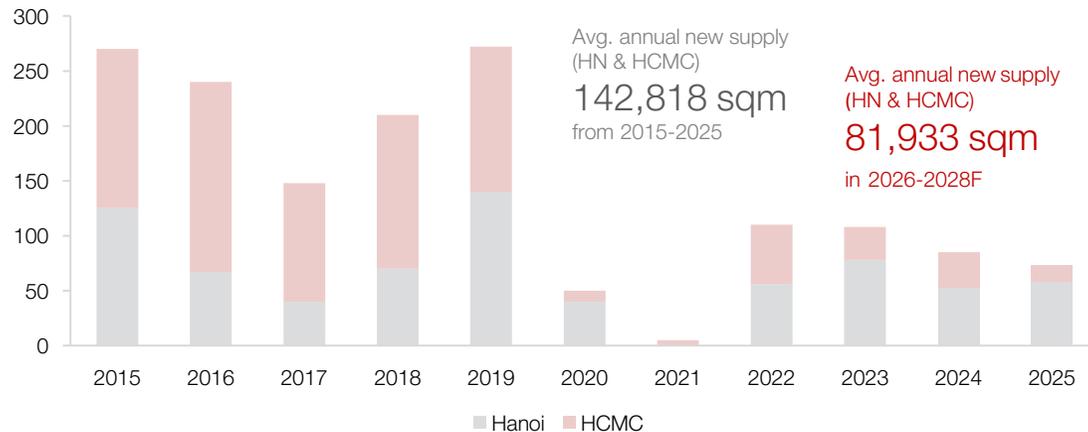
Vietnam leads retail sales growth in ASEAN  
2025F – 2030F CAGR Retail Sales (%)



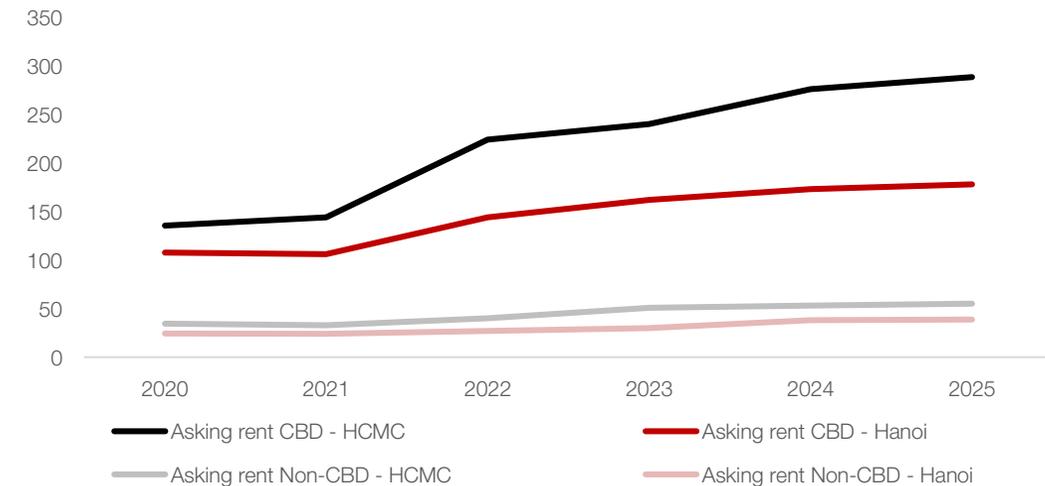
Vietnam's retail mall penetration is considerably lower compared to the region  
Mall NLA per capita



Supply growth slows downs in up coming years  
New supply of retail leasable area ('000 sqm NLA)



Limited new supply and strong demand supports rent increases  
Unit: USD/ sqm/ month<sup>1</sup>



Source: EIU, Euromonitor, CBRE Vietnam. Note: 1. Asking rent are limited to ground floor and first-floor spaces in certain shopping malls, excluding VAT and services fee.

## 2.3 Vincom Retail - Vietnam's undisputed choice for domestic and international partners

The trusted partners for first-time entrants into the Vietnam market...



...and close collaboration with tenant's strategic expansion plan



12 stores



90 stores



8 stores



49 stores



7 stores



35 restaurants



50 stores



72 restaurants

Best-in-class tenant portfolio

Beauty	Fashion	F&B	Entertainment	Life-style

Source: Company information as of March 31 2026, except otherwise noted. Note: Maison brands comprise of C&K, Pedro, Puma, MLB, Havaianas, Mujosh, Weekend Max Mara, Gigi, Nerdy. ACFC brands comprise of Mango, Nike, Levi's, Tommy, CK, Cotton On, GAP, Guess, Banana Republic, OVS, Old Navy, Fitflop. Phoenix brands comprise of Adidas, Maxxsport, Lining. Golden Gate brands comprise of Kichi, Gogi, Sumo, Manwah, Isushi, Crystal Jade, K-pub. Aladdin brands comprise of Long Wang, Tian Long, Bò Tô Quán Mộc, An Vũ Cuốn & Lầu, Com niêu Singapore & Dim Sum

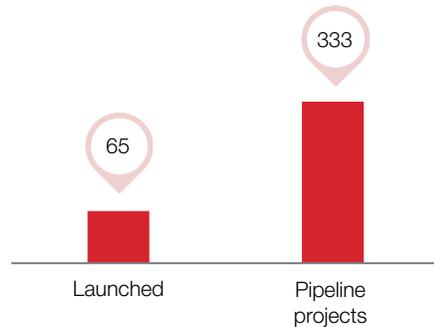
## 2.4 Unrivalled position by partnering with Vingroup – A launchpad to create best-in-class products

Access to unrivalled landbank through business cooperation contracts<sup>1</sup> with Vietnam’s largest real estate developer

c.398mn  
sqm of landbank<sup>2</sup>

Unparalleled land sourcing expertise

Vinhomes’ Landbank Breakdown (mn sqm)



Ecosystem synergies strengthen VRE’s tenant productivity and customer engagement

- Access to multiple daily-life consumer touchpoints supports traffic generation and repeat visitation
- Cross-ecosystem engagement helps drive mall activation, strengthen brand partnerships and support tenant productivity
- Shared customer insights enable better tenant curation and stronger differentiation



Vinhomes’ self-contained “All-in-One” townships provide mega malls with a natural catchment of high-income residents and households



Vinhomes Times City  
(opened: 4Q2013)  
Total area: 360,500 sqm  
Key components:  
- 12,700 high-rise units  
- Offices, Vinschool, Vinmec, Vincom Mega Mall



Vinhomes Royal City  
(opened: Jul 2013)  
Total area: 121,000 sqm  
Key components:  
- 4,600 high-rise units  
- BVIS, Vinschool, Vinmec, Vincom Mega Mall



Vinhomes Ocean Park  
(opened: Dec 2020)  
Total area: 4,200,000 sqm  
Key components:  
- 4,100 low-rise units  
- 44,300 high-rise units  
- Offices, VinUniversity, Vinmec, Vinschool, Vincom Mega Mall



Vinhomes Grand Park  
(opened: Jun 2024)  
Total area: 2,719,000 sqm  
Key components:  
- 1,700 low-rise units  
- 42,700 high-rise units  
- Offices, Vinmec, Vinschool, Vincom Mega Mall



Vinhomes Ocean Park 2  
(opened: Sep 2025)  
Total area: 4,580,000 sqm  
Key components:  
- 11,000 high-rise units,  
14,300 low-rise units  
- VinWonders, Vinmec, Vinschool, Vincom Mega Mall

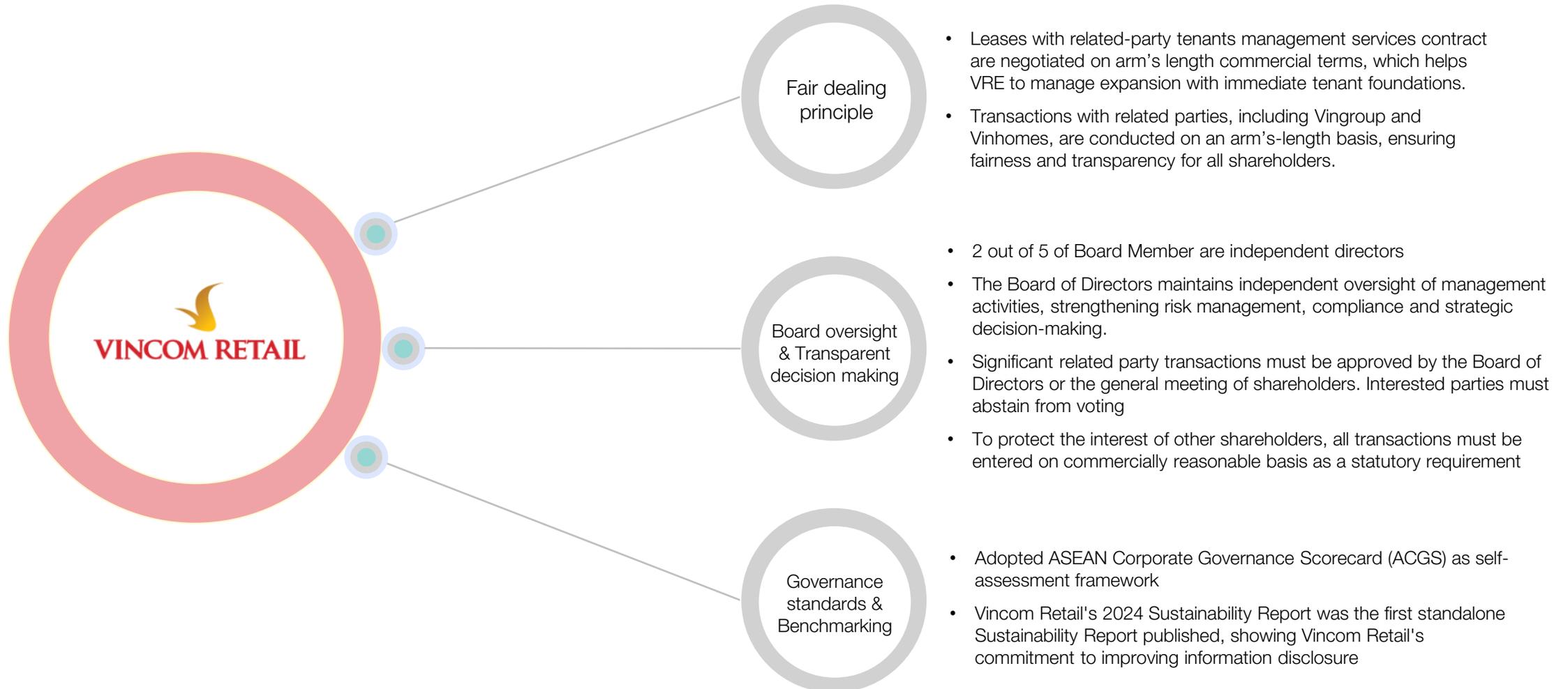


Vinhomes Royal Island  
(opened: Oct 2025)  
Total area: 8,770,000 sqm  
Key components:  
- 9,300 low-rise units  
- Golf Course, Horse Academy, Vincom Mega Mall

Notes: (1) Under a Business Cooperation Contract (BCC), Vincom Retail partners with Vinhomes or Vingroup to develop shopping malls in their mixed-use development. Vincom Retail puts a deposit, and Vinhomes or Vingroup would undertake the construction of the mall, subsequently transferring ownership to Vincom Retail upon completion. (2) Refers to Vinhomes’ land bank as of March 31 2026, including 3 additional projects namely 1 social housing project in Hung Yen and 2 commercial housing projects in Khanh Hoa. (3) Company information.

## 2.5

## Institutional level corporate governance in place



## 2.6 Commitment towards Environmental and Social well-being

On December 31<sup>st</sup> 2025, Vincom Retail has worked with its partner to deploy rooftop deployed **rooftop solar power systems at 60 shopping malls** generated **15.9 million kWh of electricity**, reducing nearly **12,809 tons of CO<sub>2</sub> emissions** and delivering cost savings of **VND 22.3 billion** per year.



In 2025, Vincom Retail advanced sustainable development through key initiatives:

- **Green Mobility:** Installed 7,231 EV charging stations in our malls (picture 1).
- **Green Shopping:** Encouraged tenants to establish 768 “points of green shopping” to offer 275,023 eco-friendly products.
- **Green Dining:** Replaced an average of 1.8 million plastic cups and 400,000 plastic straws per month with paper alternatives.
- **Green Community Contribution:** sorted an average of 80 tons of recyclable waste per month (picture 2 and picture 3).



The **Vincom Green & Fresh program** (“Vincom Xanh-Tươi”) has expanded to **22 OCOP (One Commune One Product) stalls** and **100% of Vincom Retail’s staff** committed to green transformation.



Vincom Retail focuses on community initiatives that create lasting social value and support sustainable livelihoods. During the year, the **Company supported communities affected by the 2025 Central Vietnam typhoon** through employee-led contributions and implemented Lunar New Year programs for disadvantaged households (picture 5). Vincom Retail also **invested in key community infrastructure**, including the construction of **Chi Khê Primary School in Nghệ An** and the **development of a rural access road in Quảng Trị** (picture 4), improving access to education and strengthening local connectivity. In addition, the **“Action for a Blue Ocean” campaign**, implemented across 28 cities and provinces, mobilized employees, tenants and local communities to collect 72 tons of waste in 2025, promoting environmental awareness and responsible waste management (picture 6).



Picture 1: EV charging stations installed at Vincom malls



Picture 2: Replacing plastic waste with tote bags activities



Picture 3: Bins are installed for sorting recyclable waste



Picture 4: Inauguration ceremony of rural access road in Quảng Trị



Picture 5: Lunar New Year programs for disadvantaged households



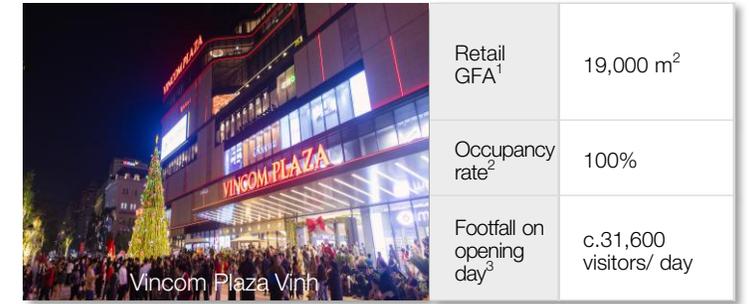
Picture 6: “Action for a Blue Ocean” campaign

### 3. 2025 performance & Vision for 2026 onwards

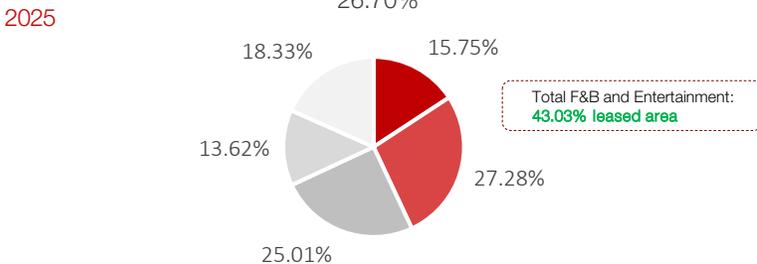
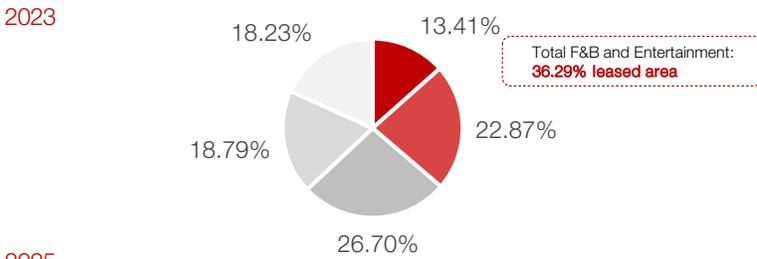


# Product breakthrough in 2025: Leading the market with the “One-stop Shoppertainment” model

1 Launched new shopping malls under the “One-stop Shopper-tainment” model, creating lifestyle and entertainment destinations with occupancy rates up to 100%



2 Strategically revamped the tenant mix to prioritize experiential F&B and Entertainment categories



■ F&B ■ Entertainment ■ Shopping ■ Services ■ Supermarket

3 V-Creator: A breakthrough initiative to enhance communication effectiveness

2.4 billion views

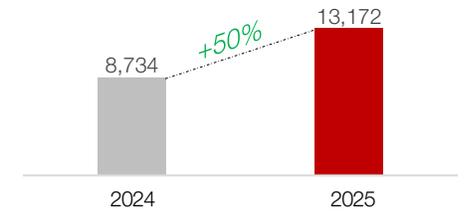
40,000 V-Creator videos on all social platforms

8 times made it to top trending list in 2025



4 Vincom Retail – The hub for cultural experiences and major events

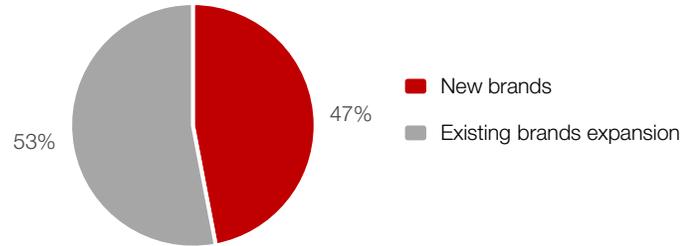
The number of events saw a huge increase



# Partnerships breakthrough in 2025: Scaling new heights with fresh momentum

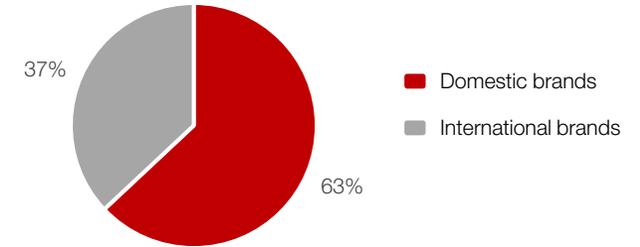
1 New brands accounted for half of the total newly leased area in 2024 and 2025, reflecting a strong expansion trend among brands in the post-pandemic era

Proportion of newly leased area from new brands in 2025



2 Domestic brands dominated the newly leased area, whereas global brands continued to explore market opportunities

Proportion of newly leased area by domestic brands in 2025



3 Vincom Retail is the preferred destination for first-to-market stores and the primary platform for chain expansion in Vietnam

Numerous brands have selected Vincom as the destination for their market debuts, including:



Numerous brands have chosen Vincom as their strategic partner for chain expansion, including:



The HD chain—comprising of HD Games, HD Kids, HD Patin, and HD Sporty—has expanded to more than 50 stores across the Vincom system

Hapas currently operates 10 stores across the entire system

Aladdin, the company behind brands such as Long Wang, Tian Long, and Bo To Quan Moc, has expanded its chain to 30 outlets within the system

The partnership between Vincom Retail and AEON General Merchandising Store & Supermarket signals a strategic shift in the mindset of Vietnam's retail industry

4 Vincom Retail pursued new leasing aligned with experiential categories, featuring the launch of multiple flagship stores and new product concepts across the system

Flagship and Special Concept brands



New F&B and Entertainment concepts



In 2025, Vincom Retail's shopping mall system launched 8 flagship stores and 12 special concept stores

# Customer experience breakthrough in 2025: Upgrading assets and operational excellence

Major renovations at Vincom Center Ba Trieu and Vincom Center Dong Khoi

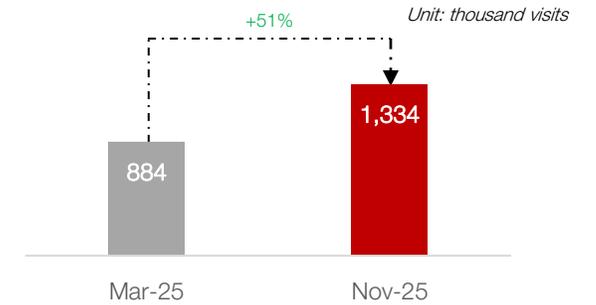
Comprehensive interior renovation and the introduction of new brands at VCC Ba Trieu



Comprehensive interior renovation and the introduction of new brands at VCC Dong Khoi



Case study: VCC Dong Khoi before and after renovations



Facilitated major facility and product concept renovations for 1,300 tenants, revitalizing the system's overall appearance. In parallel, a series of common area enhancements were implemented across our shopping malls

- ✔ **>1,300 stores**  
Number of stores underwent renovation in 2025
- ✔ **>800 items**  
Number of renovation items completed in 2025

WinMart underwent major renovation of 38 supermarkets...



...and many of other brands also underwent renovation



Renovation of interiors, chiller systems, restrooms, waterproofing... at malls



Widespread implementation of the "Service from the Heart" culture to all employees and tenant staff

Net Excellent Score<sup>1</sup>:  
Shoppers **97.6%**    Tenants **92.7%**

Note: 1) NES (Net Excellent Score) is based on periodic surveys assessing the Company's service quality among shoppers and tenants, with 100% representing the highest level of satisfaction

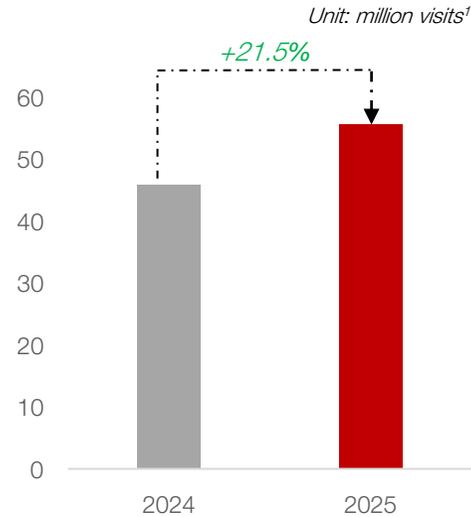
# System-wide footfall witnessed a remarkable growth of 21% compared to 2024

01

## Vincom Center

Location The central business districts (CBDs) of Hanoi and Ho Chi Minh City

No. of malls 6

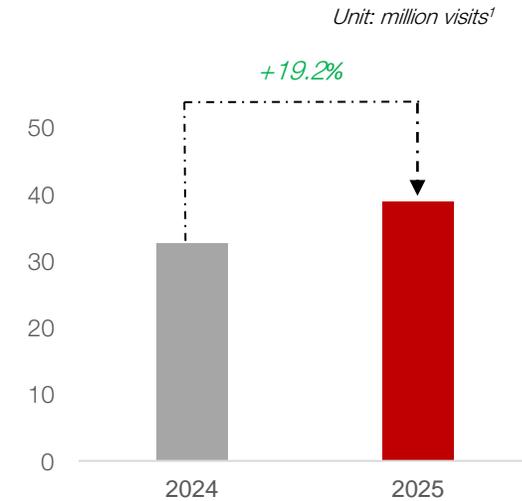


02

## Vincom Mega Mall

Location Primarily located within mixed-use complexes and Vinhomes urban developments across major cities and provinces

No. of malls 8

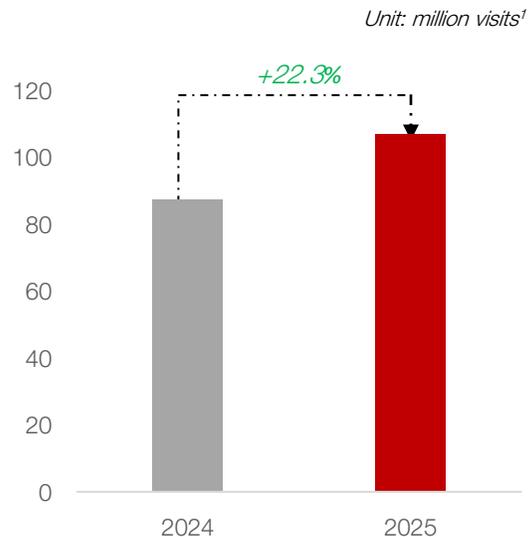


03

## Vincom Plaza

Location In the suburbs of Hanoi and Ho Chi Minh City, as well as in high-density residential areas across provinces and cities

No. of malls 61

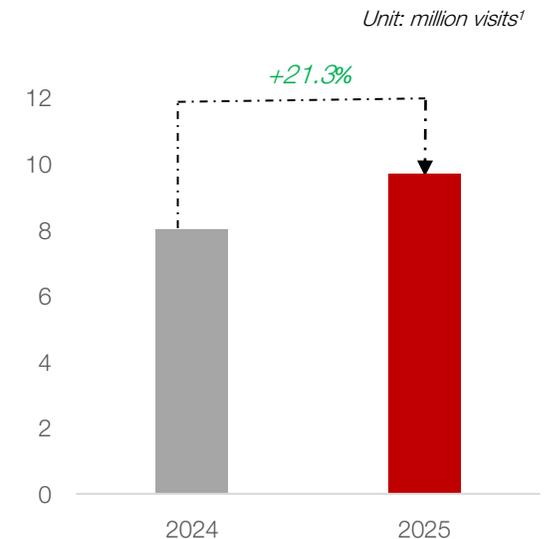


04

## Vincom+

Location Areas with medium population density (located outside provincial and city centers)

No. of malls 15



Note: (1) Footfall data of Vincom Nguyen Chi Thanh Shopping Mall has been excluded for both 2024 and 2025 for comparison purposes

# Building a beyond-compliance Corporate Governance framework, while accelerating the digitalization in 2025

1

Proactively adopting the **ASEAN Corporate Governance Scorecard** as a framework to assess the current governance status and establish a roadmap for enhancing the corporate governance system



2

Integrating strategic development goals in alignment with the **United Nations' 17 Sustainable Development Goals (SDGs)**



3

First time publishing a **standalone Sustainability Report** in 2025



4

The corporate governance score increased from **54% in 2024 to 74% in 2025**, as assessed by HOSE. Vincom Retail also received “Top 50 Vietnam’s Listed Companies” by Forbes and “Green Leadership” in Asia Responsible Enterprise Awards both in 2024 and 2025



5

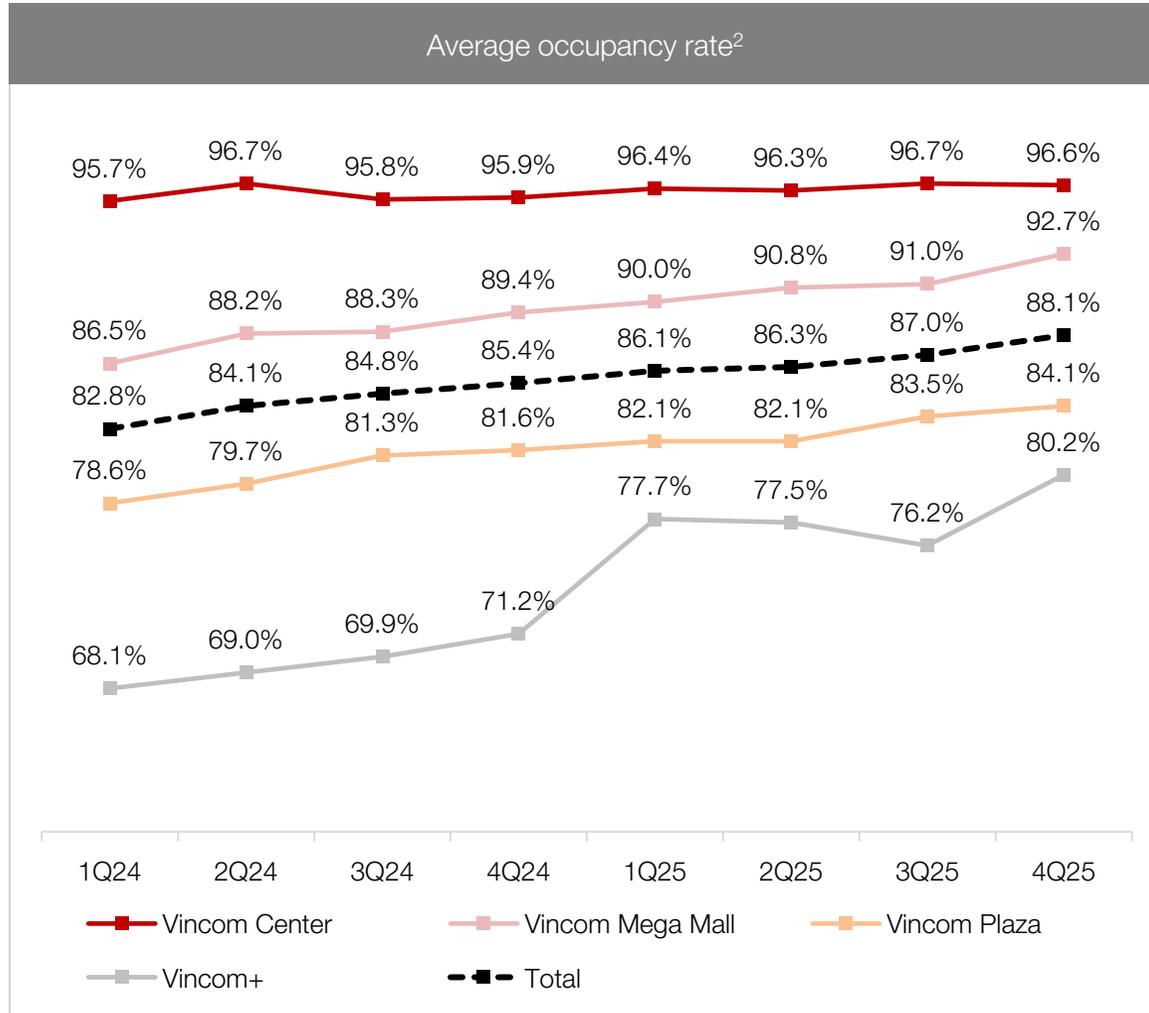
Regarding the internal management system: Upgrading our **CiAMs, CRM, and e-Office systems** while exploring AI integration into internal management to strengthen our digital foundation



## VINCOM MEGA MALL



# Average occupancy rate increased to 88.1% in 2025, while NPATMI in 2025 surged by 57.4% YoY



Unit: VND Billion	2024	2025	YoY
Retail GFA ('000 sqm)	1,795	1,914	▲ 6.6%
Total revenue	8,939	8,837	▼ -1.1%
Leasing revenue	7,878	8,399	▲ 6.6%
Leasing NOI <sup>1</sup> (% NOI/ Leasing revenue)	5,626 (68.8%)	5,798 (68.4%)	▲ 3.0%
NPATMI (% NPATMI/ Leasing revenue)	4,096 (45.8%)	6,446 (73.4%)	▲ 57.4%

Sources: Management report and consolidated financial statements in 2025

(1) The NOI of leasing and related services is calculated by taking the total revenues from leasing and related services (excluding non-leasing revenues such as observatory income) less direct operating expenses related to real estate including land leases but not including overheads allocation.

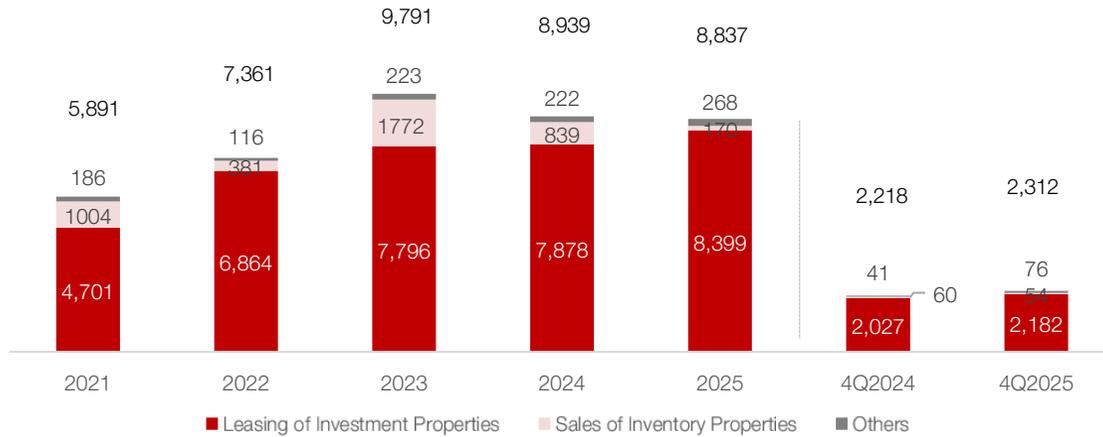
(2) Occupancy rate includes signed offers and deposits received as of December 31<sup>st</sup> 2025.

## 2025 P&L summary

Figures in VND Billion	2024	2025	YoY	Note
Revenue from leasing of Investment Properties and rendering of Related Services	7,878	8,399	▲ 6.6%	The increase was primarily driven by improved system-wide occupancy and rental rates, along with contributions from new mall openings. On a like-for-like basis, excluding rental income from VCC NCT from both 2024 and 2025 figures, the growth rate stood at 8.3%
Sale of inventory properties	839	170	▼ 79.8%	As the majority of the shophouse units had already been delivered in the prior year
Other revenue	222	268	▲ 20.7%	
Total revenue	8,939	8,837	▼ 1.1%	
Gross profit <sup>1</sup>	4,755	4,732	▼ 0.5%	
Financial gain	948	3,687	▲ 289.0%	The increase was primarily driven by the gains from divestment of VCC NCT and interest income from deposits. On a like-for-like basis, excluding the gains from the divestment of VCC NCT in 2025 figures, the growth rate stood at 89.4%
Operating profit	4,720	7,580	▲ 60.6%	
Net other income	413	503	▲ 21.9%	
Profit before tax	5,133	8,083	▲ 57.5%	On a like-for-like basis, after excluding the operating results (leasing revenue and expenses) of VCC NCT as well as the gains from the divestment from both 2024 and 2025 figures, the growth rate stood at 23.2%
Profit after tax	4,096	6,446	▲ 57.4%	Excluding the gains from divestment and the operating results of VCC NCT, NPAT grew by 23.3%. If only the gains from divestment are excluded, NPAT achieved 105% of the full-year guidance <sup>1</sup>
Profit after tax and minority interest	4,096	6,446	▲ 57.4%	On a like-for-like basis, after excluding the operating results of VCC NCT as well as the gains from the divestment from both 2024 and 2025 figures, the growth rate stood at 23.3%

# Leasing revenue maintained its upward trajectory, while profit saw a significant surge driven by increased financial income. The company achieved 92.8% and 137% of 2025 revenue and profit guidance

Total revenue  
VND bn



Gross profit  
VND bn  
Gross profit margin (%)



Leasing net operating income (NOI)<sup>1</sup>  
VND bn  
Leasing NOI margin (%)



Net profit after tax and minority interest  
VND bn

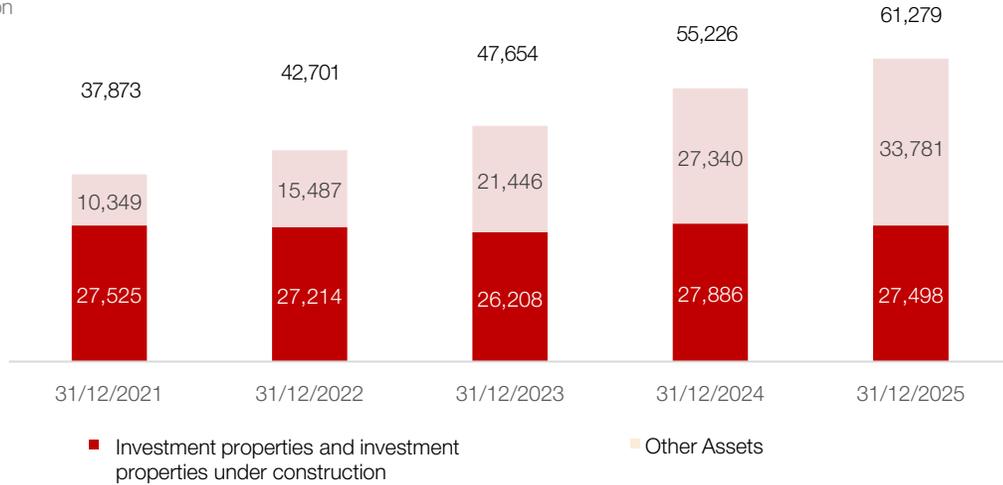


Note: Based on VAS Consolidated Financial Statements for respective years and 4Q2025

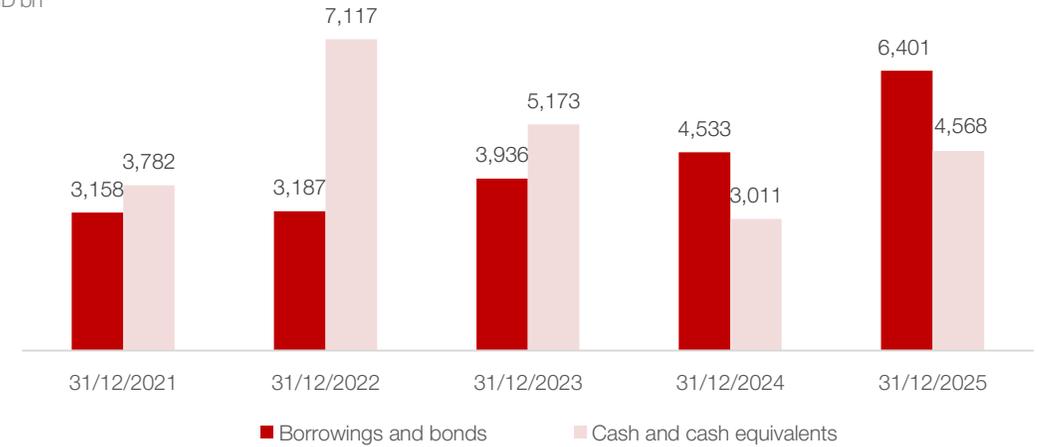
(1) The NOI of leasing and related services is calculated by taking the total revenues from leasing and related services (excluding non-leasing revenues such as observatory income) less direct operating expenses related to real estate including land leases but not including overheads allocation.

# A healthy balance sheet with low net debt/ equity

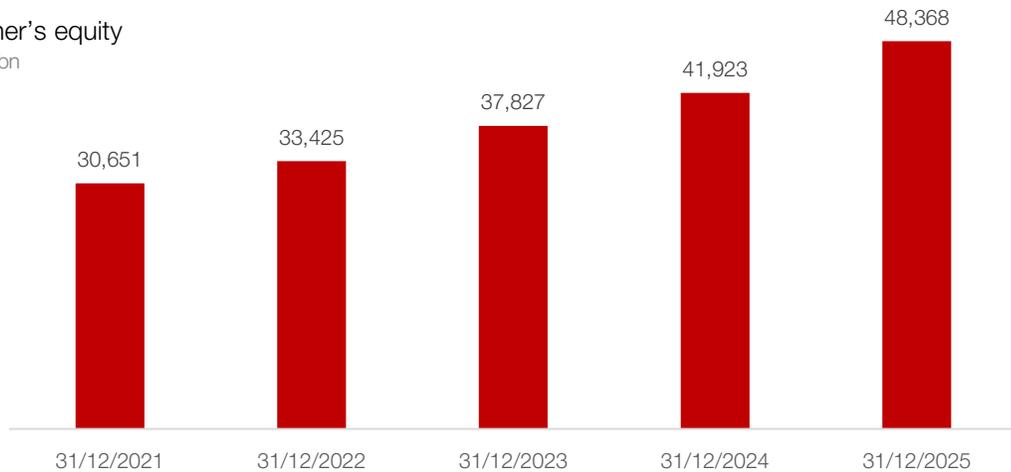
Total asset<sup>1</sup>  
VND bn



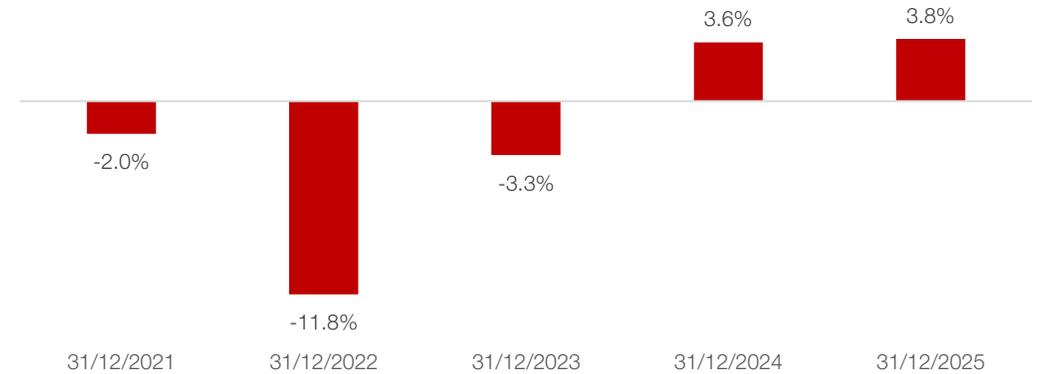
Total borrowing, cash & cash equivalents  
VND bn



Owner's equity  
VND bn



Net debt/ Equity<sup>2</sup>  
%



Note: Based on VAS Consolidated Financial Statements for respective years and 4Q2025. Numbers are rounded to the nearest VND bn

(1) Investment Properties and Investment Properties Under Construction (IP/IPUC) are valued at development cost minus depreciation and amortization and are not fair value

(2) Net debt = (Short term debt + Long term debt) - (Cash and Cash equivalents + Short term investments)

# Resources are primed: Driving double-digit growth in 2026

Leveraging our strengths for the 2026 vision

## Strengthened tenant base

For two consecutive years (2024–2025), new brands accounted for nearly half of the total newly leased area. This highlights a strong expansion trend as new players capitalize on the retail market's growth, creating favorable conditions to drive both occupancy rates and rental prices.



## Deepening the management bench

Nearly 30 management-level staff were appointed in 2025 within the Leasing and Operation Division (equivalent to approximately 30% of the total headcount of the two divisions). Among those appointed in 2025, 65% were under the age of 35.



## Enhancing occupancy rate in existing malls and launching 1 new mall

In 2026, Vincom Retail will focus on driving occupancy rates across its existing shopping malls. During the same year, VCP Wonder City (Dan Phuong) is scheduled to open, adding approximately 27,000 sqm GFA to the portfolio.



## Accelerating the development of retail real estate products with the launch of the fifth product line – Vincom Collection

In 2026, Vincom will take the lead in developing commercial street models within mega urban developments under “Vincom Collection” brand, where Vincom pioneers in the transformation of commercial real estate from individual products into strategically organized, professionally managed products, establishing new destinations and new launchpad for retail brands<sup>2</sup>.



**Vincom Retail's 2026 target: Double-digit growth in leasing revenue and NPAT on a like-for-like basis<sup>1</sup>**

Medium- and long-term growth will be driven by new mall openings, enhanced performance of existing assets, and the expansion of for-sale commercial units and commercial street developments



**Optimize efficiency of 90 shopping malls in operation**  
1.91 million sqm of retail GFA

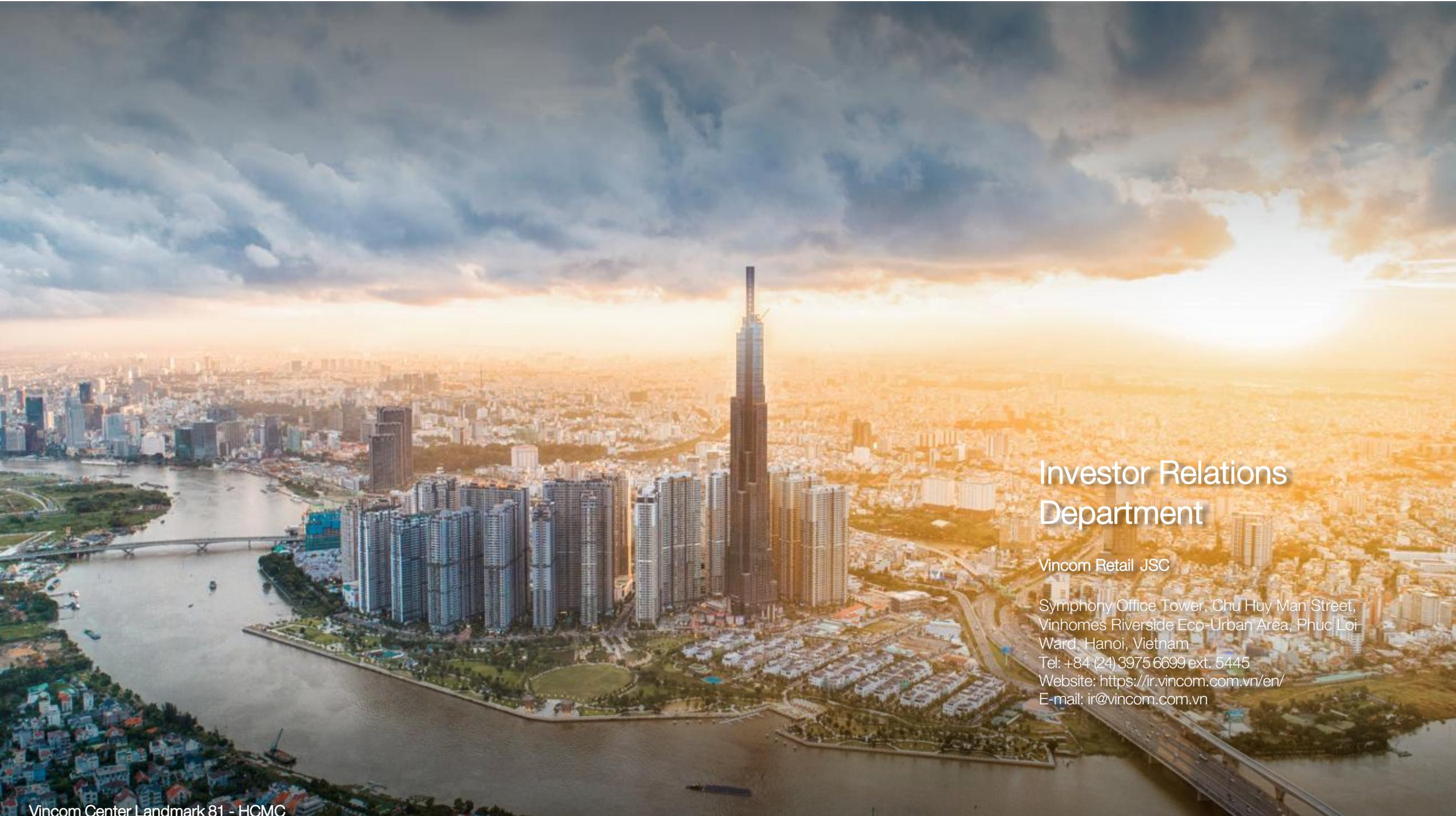
**New mall opening**  
Deposited to secure 718,000 sqm of retail GFA and about 800,000-900,000 sqm in feasibility study

**Shophouse sales & Other revenue sources**

- Embrace proactive partnerships and strong tenant support to always be the preferred platform for both global and domestic brands to enter the Vietnam market and expand.
- Maximizing spaces in existing malls through curated tenant mix, boosting occupancy rate and creating vibrant retail destinations.

- Partnering with Vingroup/Vinhomes to gain access to prime land bank, expanding and developing mall in integrated urban developments with strong natural catchment.

- Sourcing shophouse opportunities from developers to replenish for-sale inventory & leveraging core expertise to curate tenant mix, develop commercial street concept, and lease shophouses to earn commission.



## Investor Relations Department

Vincom Retail JSC

Symphony Office Tower, Chu Huy Man Street,  
Vinhomes Riverside Eco-Urban Area, Phuc Loi  
Ward, Hanoi, Vietnam

Tel: +84 (24) 3975 6699 ext. 5445

Website: <https://ir.vincom.com.vn/en/>

E-mail: [ir@vincom.com.vn](mailto:ir@vincom.com.vn)