



Macro USD, yoy

GDP: remain forecast of 6.5%
GDP per capita: will reach 4120 USD
Import: 119.83 bn with 15.7% up yoy
Export: 122.36 bn with 16.4% up yoy
Intl visitors: 420.6% up
CPI: 2.64% up **Core inflation:** 1.47% up
IIP: 9.4% up
FDI: 5.92 bn with 7.6% up

Source: gso, IMF, ADB



Developer - Novaland

Target: Middle-upper class
Strategy: Provides a modern and high standard living environment.
Land Holding: Second largest with 10,600 ha



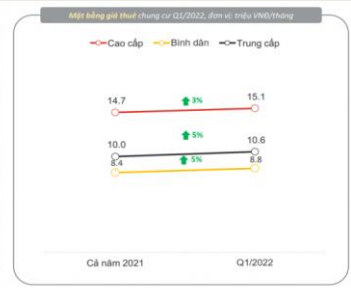
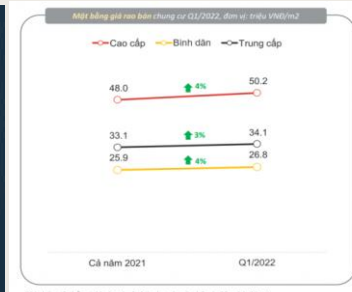
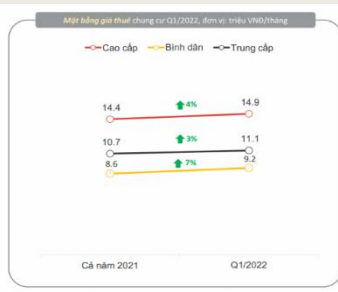
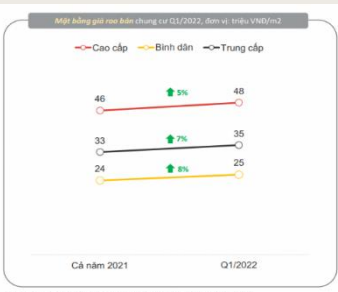
VNSI Top 20 Vietnam Sustainability Index
FCIB Listed in VN30 & VN 100
SGX Listed convertible bond on Singapore Stock Exchange SGD
40+ Residential and land holding projects in key areas of HCMC
5+ Resort Real Estate projects
1+ Real Estates projects in Satellite cities
~60,000 Products have been developed
350,000+ Loyal customers
Top 1 Real Estate Developer in various types
Top 50 Most effective business
Top 2 Prestigious real estate investor in Vietnam
HR Asia Award Top 51 Best Companies To Work For In Asia

Holiday

Back to normal life for VN long Holidays
 Day of Southern Liberation for National Reunification (4/30) + International Workers' Day (5/1)
Covid: 5/1 new infected is 3717, keep dropping



Rent & Sale



HANOI

- For sale:** +4.4% (in 02/2022 compared to 12/2021)
- Low-end: +8% to 23.5m VND/m²
- Mid-end: +5% to 32.5m VND/m²
- High-end: +3% to 45.5m VND/m²
- For rent:**
- Low-end: +7% to 9.2m VND/month
- High-end: +4% to 14.9m VND/month

HO CHI MINH

- For sale:** +4.0% (02/2022 compared to 12/2021)
- Low-end: +4% to 26.8m VND/m²
- Mid-end: +3% to 34.1m VND/m²
- High-end: +4% to 50.2m VND/m²
- For rent:**
- Low-end: +5% to 8.8m VND/month
- High-end: +3% to 15.1m VND/month

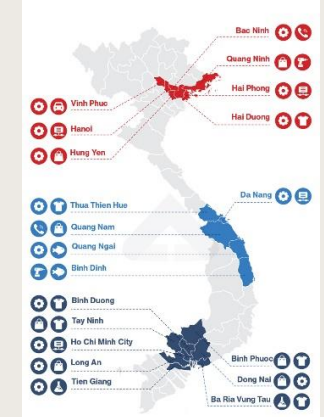
*Supply was 4050 units, drops 48% QoQ, 18% YoY
 *No new projects.
 - Savills Vietnam

Industrial Clusters and trend

Rent increase
 Southern industrial zone rent increases 9% to \$120/m²-month

Bac Ning new IT park
 Governor approves new IT park of 250 hectare in April. Which will offer 20k new employment

Case of Fuchs Petrolub
 Announces to rent 20K m² in Phu My industrial park (PM3 SIP) for expanding, of 55 years leasing.



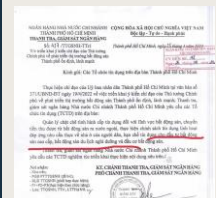
SBV Policy

BUSINESS

Vietnam+

HCM City asks to tighten credit in high-end property
 Tuesday, May 03, 2022 14:19

The Ho Chi Minh City branch of the State Bank of Vietnam has asked credit institutions to tighten the management on credit flow into the real estate sector and the transfer of money collected from real estate transactions abroad.



- State Bank (SBV) Policy**
- Tighten funding:** to land, high end apartments and tourism real estate
 - Dropping interest rate:** 0.5-1% in 2022 and 2023
 - Expect credit and loan** will be 14% up YoY.
 - Interest incentive program:** 130 mil USD to subsidize travel, airlines, transportation loans