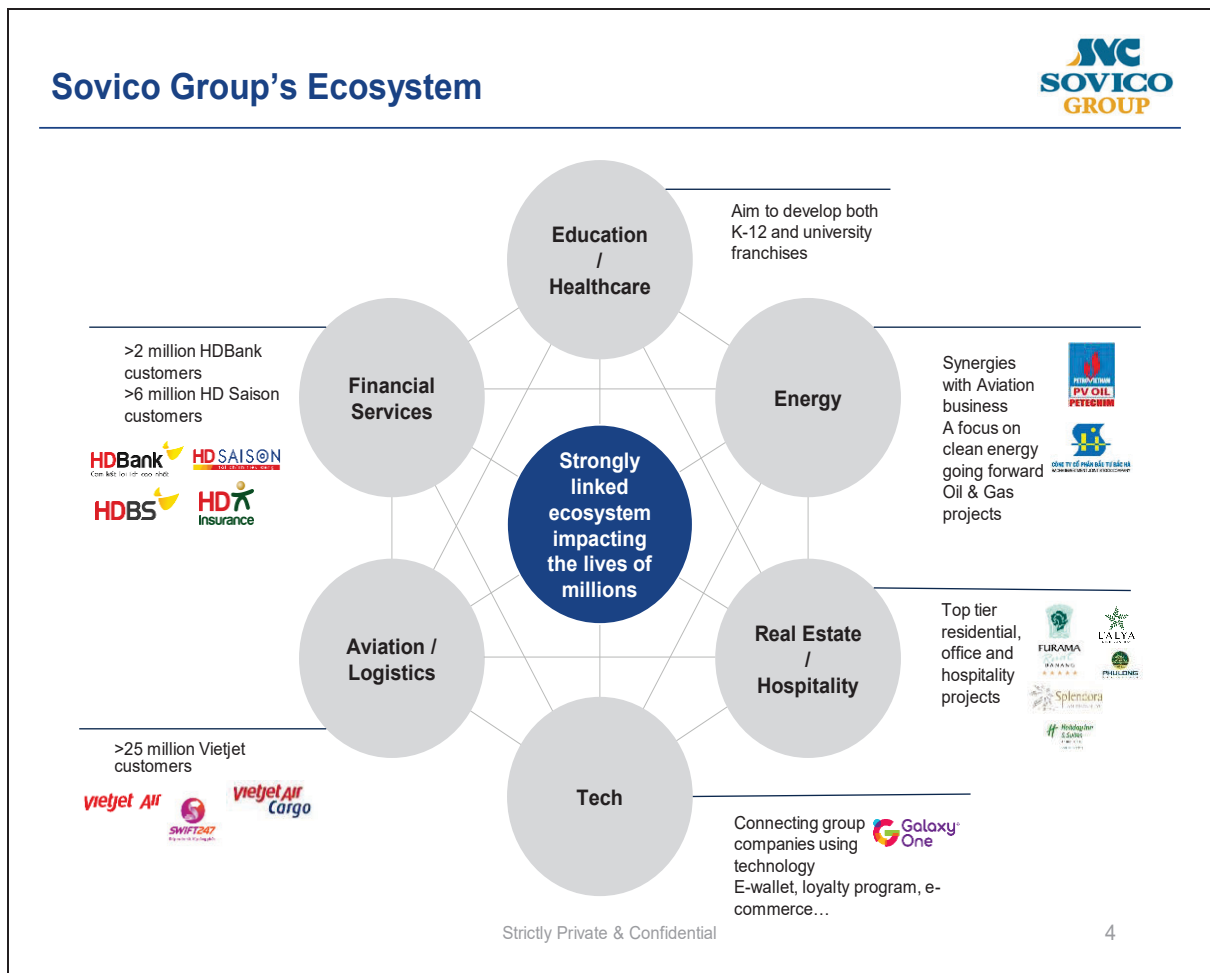


# SOVICO GROUP

SOVICO Group was founded in 1992 with 35,000 staffs is one of the leading Private Investment Conglomerates in Vietnam. Sovico Group has been a major investor in the fields of banking and finance, aviation, digital transformation, energy, properties development (urban areas, resorts...), education, healthcare, etc. to meet the needs of customers and integrate into the global economy.

Sovico group is a strategic partner of UNESCO and the United Nations in Vietnam. Sovico group is constantly innovating, improving operation efficiently, developing businesses sustainably, friendly to the environment, community. Sovico is committed to increasing investment value and creating sustainable profits for shareholders.



With the mission of "Connecting Values - Creating the Future," SOVICO has achieved many successes in some key following sectors:

### 1. **Banking - Finance :**

- SOVICO Group is a shareholder of Ho Chi Minh City Development Commercial Joint Stock Bank (HDBank).
- HDBank is ranked one of the top 8 commercial banks in Vietnam.
- HDBank is rated B1 by Moody's.
- HDBank has entered into a joint venture with Credit Saison (Japan) to establish HD Saison, the third largest consumer finance company in Vietnam.
- In addition, HDBank and its affiliated companies such as HDI (insurance) and HDBS (security) have been serving 10 million customers nationwide.
- In 2022, HDBank has total assets of 416.000 billion VNĐ and before-tax profit of more than 10,000 billion VNĐ.

### 2. **Aviation:**

Sovico is the founder of Vietjet Air, the leading airline in ASIA and also leading the domestic air transportation market. Vietjet Air has carried more than 150 million passengers, leading the domestic market in term of number of passengers.

- Vietjet has been listed on HOSE in Ho Chi Minh City with a market value of nearly 3 billion USD.
- With nearly 100 modern new generation Airbus aircraft, Vietjet operates more than 400 flights/day with a network of 156 domestic and international routes, contributing to the breakthrough development of Vietnam's aviation and tourism industry.
- Vietjet also signed a contract to buy 400 narrow-body aircrafts from Airbus and Boeing with a total value of up to 50 billion USD with delivery until 2030, paid and handed over 100 Airbus aircraft worth 12 billion USD, making an important contribution to the trade balance of Vietnam with the United States and France.

### 3. **Property & Real Estate Investment:**

SOVICO Group owns and invests in developing large-scale residential projects, urban areas, resorts, hotels, office buildings and commercial centers at prime locations across the country in Ho Chi Minh city, Hanoi, Da Nang, Khanh Hoa, Phu Quoc, Quang Ninh, ...

SOVICO Group has developed a land bank with thousands of hectares for residential, industrial, logistic and hotel projects.

#### 4. **Energy:**

- Sovico group started investing in the energy sector at the end of the first decade of the 21st century through hydropower plants with a total capacity of 200 MW and 02 oil and gas exploration and production investment projects (PSC block) (16-1/15 and PSC blocks 125&126) offshore Vietnam.
- Today, energy development strategy of Sovico Group is focusing on clean energy such as:
  - + Renewable Energy: onshore wind projects and offshore wind projects;
  - + LNG To Power project, and
  - + Green Hydrogen/Ammonia Production & Utilization project for domestic use and export.
- To realize the above strategy, we have established strong consortiums and now are working actively with great partners, competent international energy groups to jointly implement/develop the above mentioned energy fields in Vietnam for the benefit of all parties involved.