



**PHATDAT**  
CORPORATION  
Real Estate Development

# IR NEWSLETTER

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## QUARTER II – 2021





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# HIGHLIGHT OF 2Q2021

## 01.

**Phat Dat has completed 03 share dividends for 2020 with**

A TOTAL RATIO OF  
**28,7%**

In late April 2021, Phat Dat paid the third share dividends for 2020 to shareholders at an 11.7% ratio. Thus, the Company has completed 03 share dividends for 2020 with a total ratio of 28.7%. This affirms the BOD and BOM's efforts to fulfill the commitment to bring the highest benefits to shareholders.



## 02.

**Phat Dat enters Top 5 most profitable real estate enterprises in 1H2021**

In 2Q2021, Phat Dat continued to record strong business results with the 1H2021's accumulated revenue at VND 1,123.8 billion, pre-tax profit at VND 637 billion (+82% YoY), and profit after tax at VND 502 billion (+80% YoY). This positive growth momentum also enables Phat Dat to enter Top 5 most profitable listed real estate enterprises in the first half of 2021.



## 03.

**Phat Dat's market capitalization exceeds**

USD  
**2** BILLION

Along with impressive business results, the first half of 2021 also witnessed a spectacular breakthrough of PDR. Closing the 25th June 2021's trading session, PDR's stock price reached 95,000 VND/share (+125% YTD), pushing the Company's market capitalization to over USD 2 billion (more than 2 times higher than that of early 2021).



## 04.

**PDR accounts for the highest proportion in VNM ETF restructuring portfolio**

In the 2Q2021 restructuring portfolio of VanEck Vectors Vietnam ETF (VNM ETF), PDR accounts for the largest proportion amongst 6 newly - added Vietnamese constituents with 2.62%, equivalent to 3,803,844 shares. Obviously, PDR is increasingly attractive to domestic and foreign investment funds, having met the standards, quantitative and qualitative criteria, as well as investors' expectations.



## 05.

**Phat Dat's total debts went lower than**

VND  
**1.260** BILLION

The strong business growth and effective capital allocation have helped Phat Dat continuously settle loans on time or before due. As of 10th July 2021, Phat Dat's total debt went lower than VND 1,260 billion, while equity reached nearly VND 7,100 billion. The debt-to-equity (D/E) ratio at 17.7% is well below the average 77.2% D/E of same-scale businesses in the real estate industry, which shows its low financial leverage and that there is great room for increasing debt to finance projects with high profitability and stable cash flow in the coming time.

## 06.

**Phat Dat completed major M&A deals**

In 2Q2021, Phat Dat carried out two major M&A deals with trillion VND worth of transactions in the residential real estate segment, including the 4.5-hectare Binh Duong Tower project (**Thuan An City, Binh Duong**) and a project on the most luxurious "diamond" land adjacent to Dragon Bridge in central **Da Nang City**. As such, by increasing quality land bank in prime locations, Phat Dat has created a solid premise for high efficient project investment and development.



## 07.

**Phat Dat has promptly contributed to the "hotspots" more than**

VND  
**15,7** BILLION  
**for Covid-19 prevention and control**

PDR has contributed a total value of more than VND 15.7 billion, both in-kind donations to purchase modern medical equipment, aiding the Covid-19 prevention and control in Binh Duong, Tra Vinh, Dong Thap, etc., and cash donations to support the frontline forces and the people affected by the disease in localities such as Ho Chi Minh City, Ba Ria - Vung Tau, Da Nang, Quang Ngai, Binh Dinh, etc.

## 08.

**Phat Dat affirms its position by 'A huge collection' of prestigious awards in the first half of 2021**

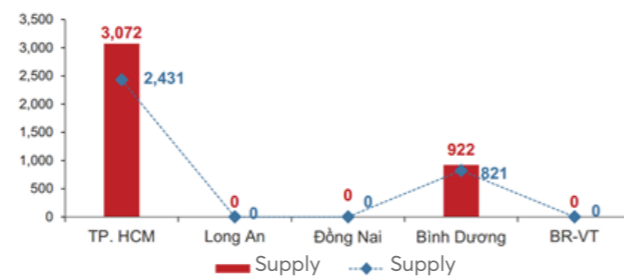
PDR continues to affirm its position in the industry with prestigious awards such as **TOP 10 MOST REPUTABLE PROPERTY DEVELOPERS 2021**, **TOP 50 VIETNAM BEST GROWTH IN 2021**, and **TOP 50 PRESTIGIOUS AND EFFECTIVE PUBLIC COMPANIES IN 2021** by Vietnam Report; **TOP 10 DEVELOPERS FOR TWO CONSECUTIVE YEARS 2020 AND 2021** by BCI Asia Award; **VIETNAM'S 50 BEST - PERFORMING COMPANIES AND VIETNAM'S 50 BEST - PERFORMING COMPANIES IN A DECADE** by Nhip Cau Dau Tu Magazine, etc.



## 01. APARTMENT MARKET IN HCMC AND NEARBY PROVINCES

In 2Q2021, the apartment market in HCMC and 4 nearby provinces (Binh Duong, Dong Nai, Ba Ria – Vung Tau, and Long An) welcomed 13 projects opened for sales (including 2 new projects and next phases of 11 existing projects). New supply reached 3,994 units, down 28% compared to 1Q2021 (5,515 units). New take-ups reached 3,252 units, approximately 81% of the new supply, down 26% of the previous quarter (4,416 units).

Supply and take-up by localities



(Source: DKRA)

## 02. INDUSTRIAL REAL ESTATE MARKET IN SOUTHERN PROVINCES

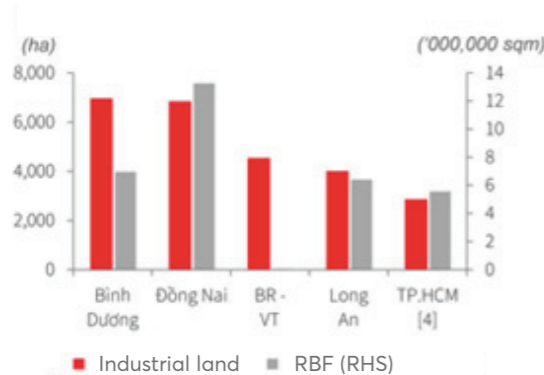
### RENT SET A NEW PEAK IN THE SOUTH

According to JLL's 2Q2021 report, the Southern industrial real estate market recorded new supply in Thuan An City (Binh Duong Province). This brought the total leasable land area in the south to 25,220 hectares. The occupancy rate of industrial parks and ready-built factories is 85% and 86%, respectively.

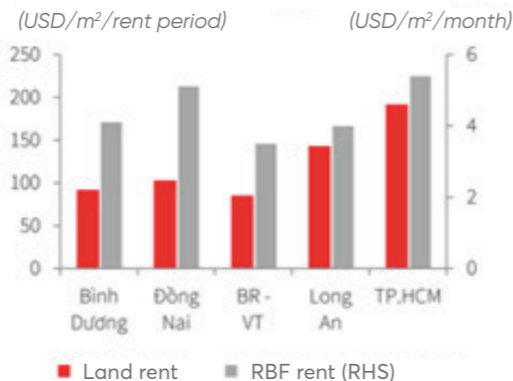
In 2Q2021, industrial park developers in the South set a new average land price peak at USD 113 per sqm per lease term, increasing 7.1% YoY.

(Source: JLL)

Total Stock in 2Q2021



Land & RBF Rents in 2Q2021



## 03. LAND LOT MARKET IN NEARBY PROVINCES

The land lot market in HCM City's surrounding provinces (including Dong Nai, Long An, Ba Ria-Vung Tau, Binh Duong) welcomed 22 open-for-sale projects with 2,913 lots, equaling 108% YoY and up 125% compared to 1Q2021. The occupancy rate of about 1,826 units reached 63% of total stock, equaling 90% compared to that of 2Q2020. New supply and occupancy increased over the same period in 2020.

(Source: DKRA)

## 04. MARKET OUTLOOK IN 3Q2021

### Apartment segment in HCM City and nearby provinces

New supply may increase slightly compared to the first half of 2021. In particular, new supply in Ho Chi Minh City for the last 6 months may reach about 6,000 - 7,000 apartments, and supply in Binh Duong would welcome 3,000 - 3,500 units.

Demand in Ho Chi Minh City may witness positive recoveries in Q4 when the epidemic is under control.

### Land lot segment in HCM City and nearby provinces

The new supply is likely to equal to the first half of 2021, ranging around 4,000-5,000 lots mainly in the markets of neighboring provinces such as Long An, Dong Nai, Binh Duong and Ba Ria - Vung Tau. The market demand is likely to recover when the epidemic is under control.

(Source: DKRA)

### Industrial real estate segment in the southern region

With a bright vision for manufacturing sector in Vietnam, provincial governments constantly build and improve new infrastructure systems like the Phan Thiet - Dau Giay, Bien Hoa - Vung Tau or Ben Luc - Long Thanh Highways – all located in key markets surrounding HCMC, driving the Southern industrial land rentals expectedly to keep growing.

About 940,000 m² of new RBF space will be launched by the end of 2021 if the epidemic is under control and the market recovers.

(Source: JLL)

## 01. INFORMATION ABOUT SHARES

**93.400** PRICE  
(AS AT 30TH JUNE 2021)

<b>4.378.432</b> Quarterly trading volume/day (UNIT)	<b>4.347.475</b> Monthly trading volume/day (UNIT)	<b>63.200 – 95.900</b> Price range (VND)
<b>2,92</b> Earnings per share (TTM) (VND)	<b>30,79</b> Price/Earnings ratio (P/E) TTM (TIME)	<b>45.465</b> Market capitalization (as at 30th June 2021) (BILLION VND)
<b>4.867,719</b> Charter capital (BILLION VND)	<b>486,771,916</b> Outstanding shares (UNIT)	<b>49%</b> Maximum rate for foreign ownership
<b>40%</b> Free float rate	<b>28,7%</b> Total share dividend paid for 2020	

(Source: PDR & Vietstock)

## 02. MAIN STOCK PRICE MOVEMENTS IN 2Q2021

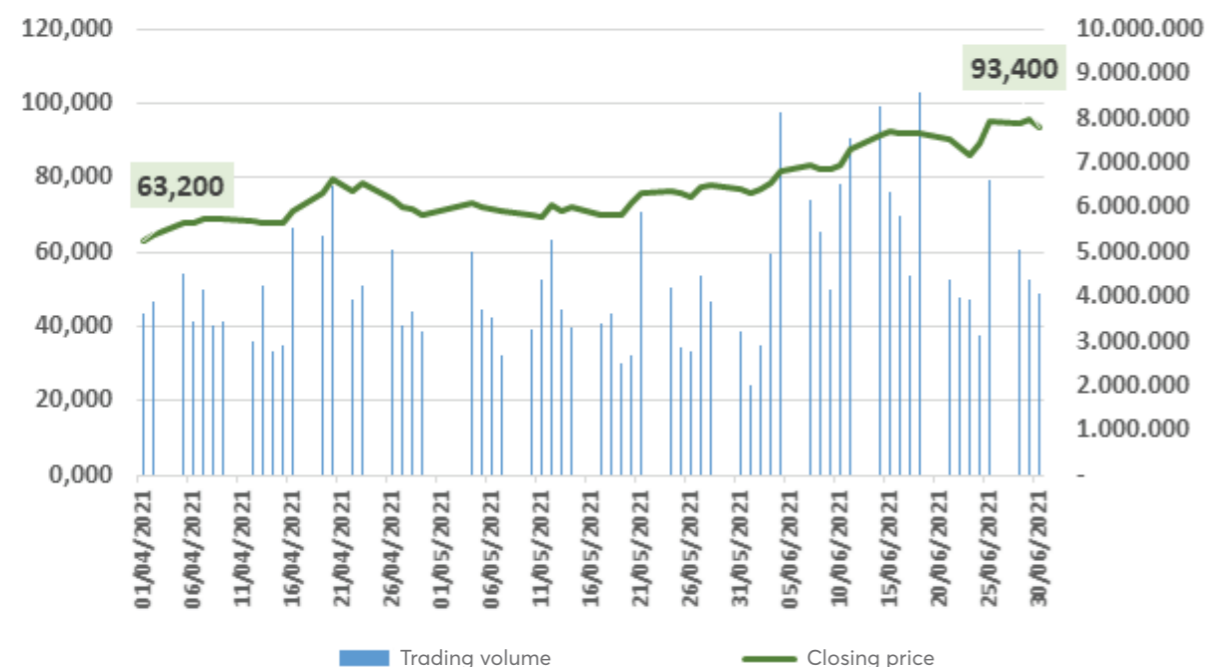
- In 2Q2021, the ticker PDR recorded a strong acceleration in market price. While at the end of the 31st March session, the PDR's market price was at 55,510 VND/share, it closed the 30th June session at 93,400 VND/share, an increase of over 68%.
- The impressive gain has made PDR one of the most noticeable VN30 constituents on HOSE and a positive contributor to the overall gain of the VN-Index. Also, PDR became the stock that accounted for the largest proportion in the 2Q2021's restructured VanEck Vectors Vietnam ETF (VNM ETF) portfolio with 2.62%, equivalent to 3,803,844 shares



(Source: Vietstock)

### PDR price in 2Q2021

Adjusted price (from 1st April 2021 to 30th June 2021)



(Source: FiiPro)



## 03. FINANCIAL HIGHLIGHTS

On 15th April 2021, Phat Dat announced the 250-billion-VND worth early redemption of bonds issued on 3rd June 2019; at the same time, PDR finalized all bonds issued in 2019 with a total value of VND 1,659 billion.

On 20th April 2021, 1,500 bonds of 2021's second issuance valued VND 150 billion with a 2-year term and a 13% interest rate to increase operating capital to finance Zone 4, Division 2 and Division 9 belong to Nhon Hoi Ecotourism City, Nhon Hoi Economic Zone (Binh Dinh Province), Binh Duong Commercial and Apartment Complex in Binh Duong Province and the Technical Infrastructure project in Zone I (Co Dai Area), HCMC.

On 26th April 2021, the Company's BOD approved transferring a part of Zone 9 - an urban development investment project inside Nhon Hoi Ecotourism City in Nhon Hoi Economic Zone (Binh Dinh).

On 29th April 2021, PDR announced the change in the number of outstanding voting shares. Accordingly, after issuing 50.9 million shares to pay 2020 dividends, the number of outstanding voting shares increased from 435,786,241 to 486,771,916 shares.

On 4th June 2021, PDR completed the 99.5% capital acquisition of Binh Duong Building Development and Investment Real Estate Joint Stock Company to officially own the Binh Duong Tower high-rise residential project (Thuan An City, Binh Duong Province).

For more details, kindly visit:

<https://www.phatdat.com.vn/en/announcements/>



CGI of Astral City

## 04. CORPORATE ACTIVITIES

On 26th April 2021, the Company's BOD approved the policy of transferring a part of high-end residential project of Zone 9 - an urban development investment project in Nhon Hoi Ecotourism City, Nhon Hoi Economic Zone (Binh Dinh Province). The transferee is BIDICI Real Estate Investment Joint Stock Company. The project's transfer is one of the PDR's business activities with positive contributions to its revenue and profit, bringing stable cash flow to the Company in the past years and the first half of 2021. Again, this reflects the proven strategy to expand investment into central coastal provinces that are rich in economic and tourism potentials, such as Binh Dinh, Quang Ngai, etc.



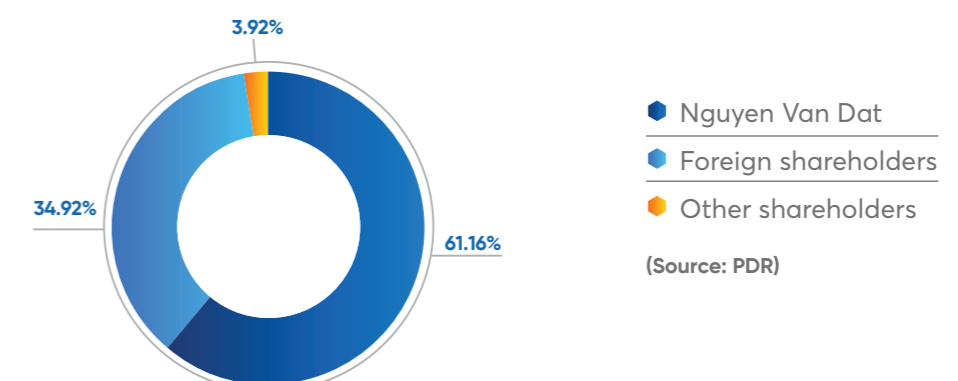
CGI of Zone 9  
- Nhon Hoi Ecotourism City

On 16th June 2021, Phat Dat signed a cooperation agreement with Central Construction Corporation. Accordingly, Central became the general contractor for designing and constructing Astral City - The Commercial Center & Luxury Apartment Project in Thuan An City (Binh Duong). Backed up by series of big names in the construction and interior design industry, upon completion, Astral City is promisingly becoming a new landmark in the "industrial capital" of Binh Duong.

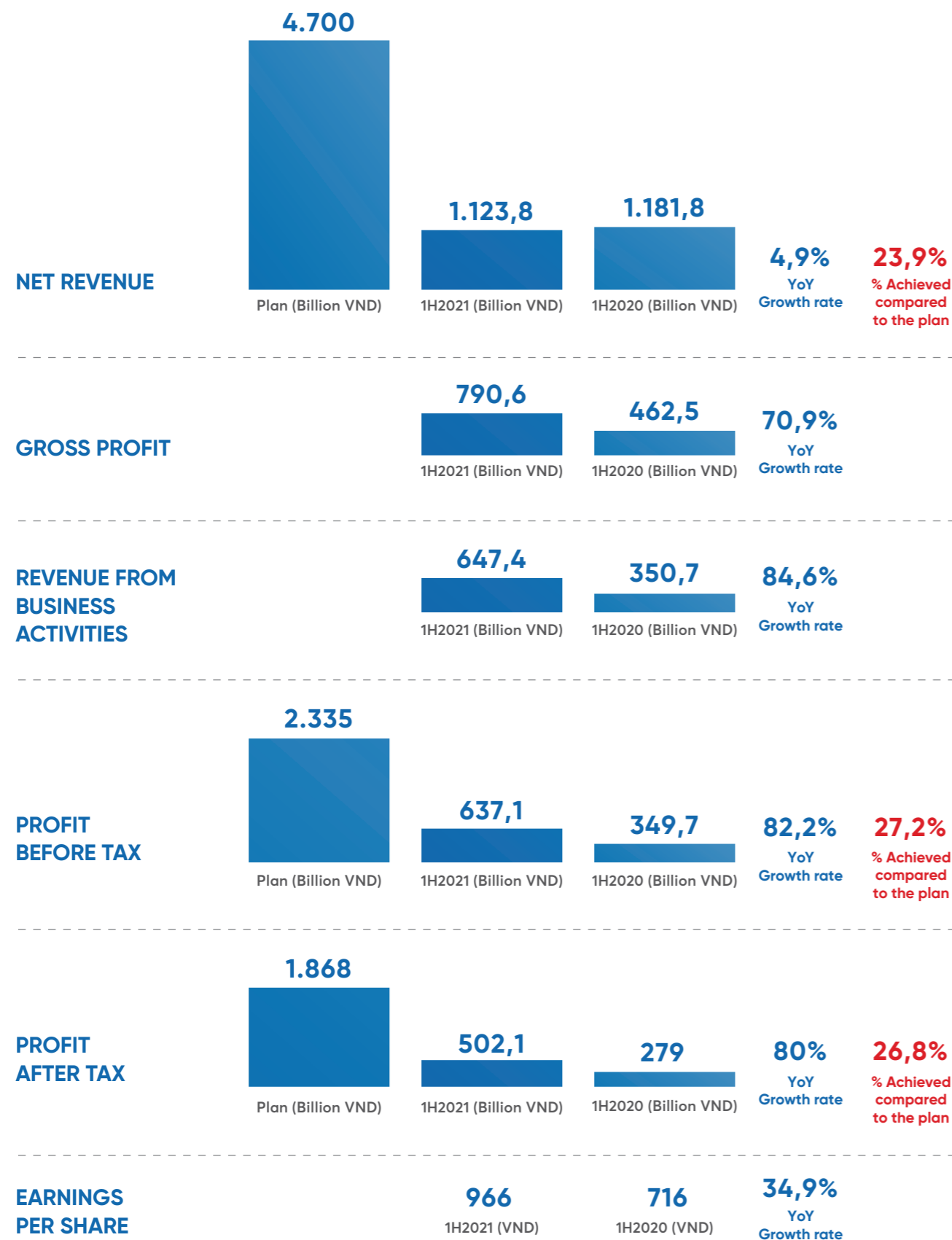


On 19th June 2021, the BOD approved the capital policy to establish Phat Dat Real Estate Services and Trading Joint Stock Company (Phat Dat Realtor) with charter capital of VND 168 billion. The contributed capital valued VND 85.68 billion, equivalent to 51%. PDR also appointed Mr. Tran Trong Gia Vinh as the authorized representative in managing the Company's contributed capital.

## SHAREHOLDER STRUCTURE



## 01. INCOME STATEMENT



(Source: Consolidated Financial Statements of 2Q2021)

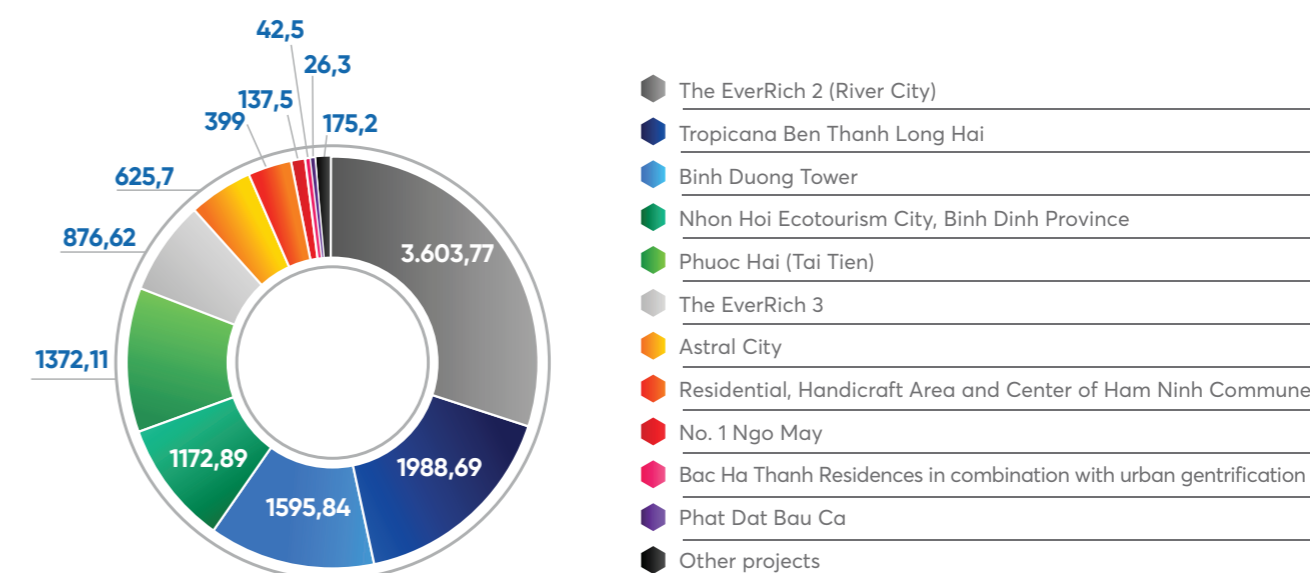
According to the interim financial statements for 1H2021 audited by Ernst & Young Vietnam, PDR's accumulated revenue reached VND 1,123.8 billion, pre-tax profit reached VND 637 billion (up 82% YoY), and profit after tax reached VND 502 billion (up 80% YoY). Thereby, **PDR has achieved 27.2% of the year's pre-tax profit target**, following the approved plan set by the 2021 AGM.

Such impressive growth resulted from the accelerated handover process to record revenue and profit from a part of the low-rise area in Zone 9 and a part of the high-rise area in Zone 4 inside Nhon Hoi Ecotourism City (Binh Dinh). Again, this reflects the proven strategy to expand investment into central coastal provinces that are rich in economic and tourism potentials, such as Binh Dinh, Quang Ngai, and most recently, Da Nang City - the growing kernel of the central key economic region.

Especially, the positive business results in 2Q2021 enable PDR to be in the Top 5 listed real estate enterprises with the highest profit for the first half of 2021, reflecting the perseverance with given goals and flexible adaptation to the impact of the COVID-19 pandemic.

Given these positive signals, PDR is confident in completing the target revenue of VND 4,700 billion, profit before tax of VND 2,335 billion, and profit after tax of VND 1,868 billion, following the plan approved by the 2021 AGM.

## 02. INVENTORY STRUCTURE



As for The EverRich 2 and The EverRich 3, these two projects were transferred along with their responsibilities and interests to the partners in 2019 for continuous development.

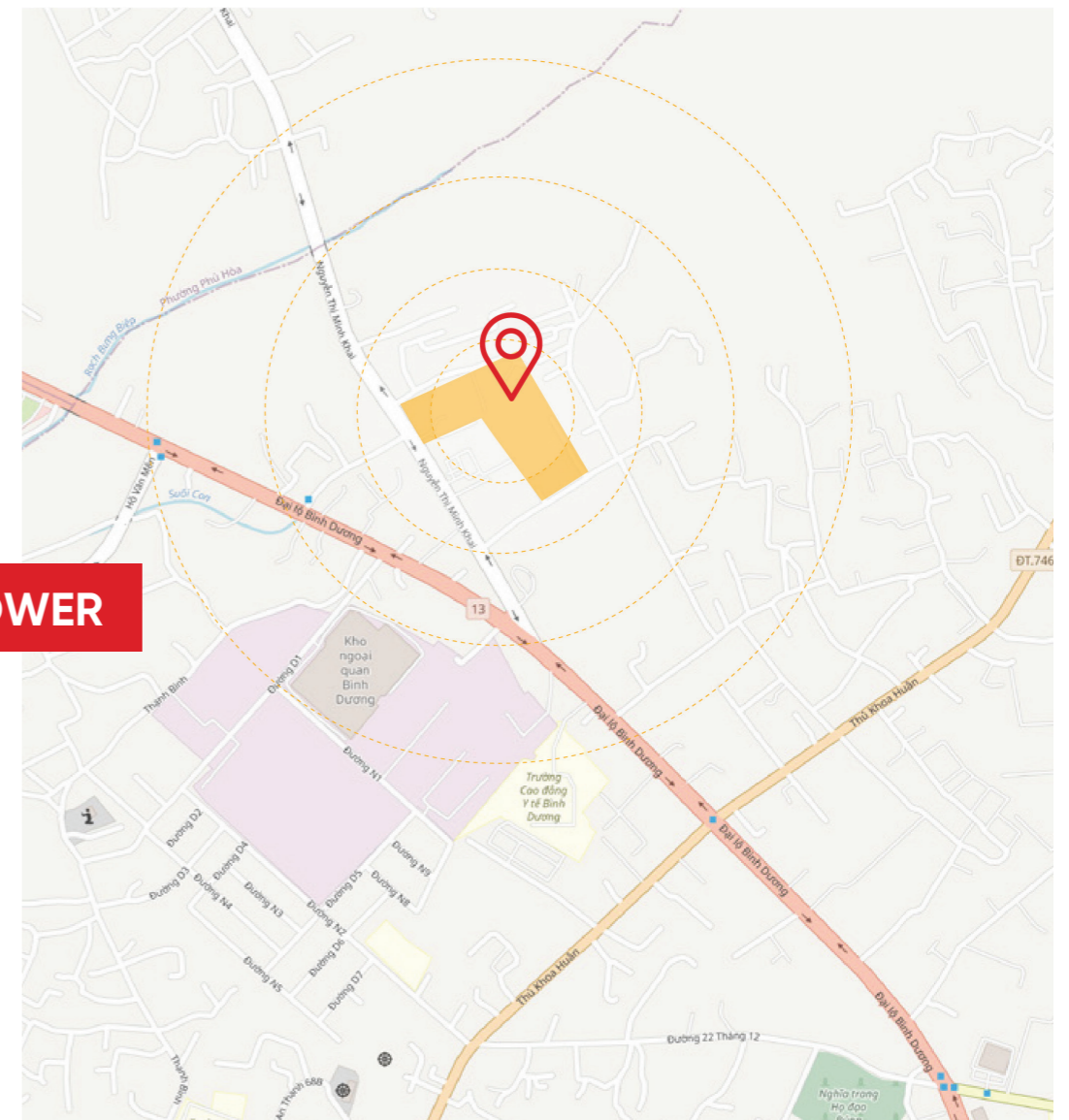
Therefore, upon completing legal procedures per laws, this amount will be recorded as revenue; The EverRich 2 and The EverRich 3 will no longer be included in the inventories or PDR's liabilities.

## 01. FEATURED PROJECTS



### THE “DIAMOND” LAND IN CENTRAL DA NANG CITY

- PDR is completing an M&A deal for a rarefied remaining “diamond” land on the most beautiful and luxurious street in the heart of Da Nang City. Adjacent to the Dragon Bridge – “the center within the center” location, the project fully converges the top-of-the-line facilities of the financial – commercial – cultural – tourist Da Nang City.
- Owning the capability and experience in developing residential real estate projects for nearly 2 decades and strong commitments in building the Central key economic zone, PDR will devote its worthy efforts and investment to the “diamond” land, giving a boost to the first international-standard branded residence in Da Nang City.



### BINH DUONG TOWER

- Binh Duong Tower, with a total area of 45,510 sqm (over 4.5 hectares), resides on the central Nguyen Thi Minh Khai Street, Thuan Giao Ward, Thuan An City, connecting Binh Duong Boulevard and National Route 13, and only 20km accessing to HCM City.

- Future residents of the project can easily access the largest industrial parks and industrial clusters in Binh Duong such as VSIP - Dong An - Viet Huong; at the same time, an array of international standard facilities such as commercial centers, international schools at all levels, international hospitals, central parks, etc., are all within a radius of 5km. Especially, the location at the gateway to Binh Duong’s administrative center adds great value to Binh Duong Tower.

# PROJECT INFORMATION | ON-GOING PROJECTS

NO.	PROJECTS	LOCATION	SITE AREA	ACCUMULATED INVESTMENT EXPENDITURE BY 2020 (VND BILLION)	PROJECTS' IMPLEMENTATION IN 2Q2021 (AT AS 30TH JUNE 2021)	
					LEGAL STATUS	DESIGN
I	ON-GOING PROJECTS					
01	Pham Ngoc Thach Office Building	District 3, HCMC	0.067 ha	424.96		<ul style="list-style-type: none"> <li>- The feasibility study reports were approved on 8th June 2021.</li> <li>- Construction permit was issued on 5th July 2021.</li> </ul>
02	Nhon Hoi Ecotourism City	Binh Dinh Province	116.1 ha	3,656.22		
02.1	Zone 4	Binh Dinh Province	34.1 ha			
02.1.1	High-rise section in Zone 4		806.76		<ul style="list-style-type: none"> <li>- Obtained comments on fire prevention and fighting documents.</li> <li>- Submitting basic design to the Ministry of Construction.</li> </ul>	<ul style="list-style-type: none"> <li>- Handed over the design documents to Danh Khoi:</li> <li>+ Completed basic design, fire prevention and fighting, technical design documents for all three towers.</li> <li>+ The Police Department of Fire Prevention and Fighting and Rescue has commented on the documents in basic design.</li> <li>+ Submitting the technical design documents to the Ministry of Construction.</li> </ul>
02.1.2	Low-rise section in Zone 4		81.67			<ul style="list-style-type: none"> <li>- Completed project design.</li> </ul>
02.2	Zone 2	Binh Dinh Province	36.1 ha	1,605.01		<ul style="list-style-type: none"> <li>- Completed project design.</li> </ul>
02.3	Zone 9	Binh Dinh Province	45.9 ha*	1,162.78		
02.3.1	High-right section in Zone 9					<ul style="list-style-type: none"> <li>- Prepared the implementation plan to adjust the high-rise section.</li> </ul>
02.3.2	Low-rise section in Zone 9					<ul style="list-style-type: none"> <li>- Completed project design.</li> </ul>
03	Bac Ha Thanh Residential Area in combination with urban gentrification		43.16 ha	41.47	<ul style="list-style-type: none"> <li>- Completed the approval of construction drawing design.</li> </ul>	<ul style="list-style-type: none"> <li>- Completed the approval of construction drawing design</li> <li>- Planning to apply for partial adjustment of construction drawing design for the talus and outlet structure.</li> </ul>
04	Industrial Cluster at Ham Ninh Commune	Phu Quoc Island	59.16 ha	40.9		<ul style="list-style-type: none"> <li>- Announcing the Planning upon approval.</li> </ul>
05	Residential, Handicraft Area and Center of Ham Ninh Commune	Phu Quoc Island	79.69 ha			<ul style="list-style-type: none"> <li>- Completing and submitting 1/2000 planning for approval.</li> </ul>
06	Doan Anh Duong Ecotourism Area (formerly known as Vung Bau)	Phu Quoc Island	40.6 ha, including 16.79 ha in Phase I	20.32		<ul style="list-style-type: none"> <li>- Obtained Approving Decision No. 235/QĐ-BQLKKTQP.</li> </ul>
07	Astral City (including 2 projects)	Binh Duong Province	3.73 ha	2,317.92	<ul style="list-style-type: none"> <li>- Obtained the approval of 1/500 detailed planning for Astral City 2</li> <li>- Obtained agreement on transportation connection point from the Ministry of Construction</li> </ul>	<ul style="list-style-type: none"> <li>- Completed 1/500 detailed planning for Astral City 2.</li> </ul>

# PROJECT INFORMATION | ON-GOING PROJECTS

NO.	PROJECTS	LOCATION	SITE AREA	ACCUMULATED INVESTMENT EXPENDITURE BY 2020 (VND BILLION)	PROJECTS' IMPLEMENTATION IN 2Q2021 (AT AS 30TH JUNE 2021)	
					LEGAL STATUS	DESIGN
I	ON-GOING PROJECTS					
08	Binh Duong Tower (2 projects)	Binh Duong Province	4.46 ha			- Obtained the approval of conceptual plan.
09	Phuoc Hai (Tai Tien) project	Ba Ria – Vung Tau Province	5.56 ha	735.18	- Approving 1/500 detailed planning. - Appraising basic design. - Appraising technical design. - Planning to apply for construction permit.	- Submitting for the approval of the typical floor plan, layout of blocks and unit layouts. - Adjusting the Planning documents according to the conceptual design. -Preparing the EIA report.
10	Ben Thanh Long Hai Tourism Area (Tropicana)	Ba Ria – Vung Tau Province	9.86 ha	1,980.62	- Working with local authorities on land use conversion.	- Preparing for the conceptual design.
11	Poulo Condor project	Ba Ria – Vung Tau Province	12.00 ha	336.926	- Received the LURC and approved 1/500 detailed planning.	- Adjusting and approving 1/500 detailed planning.
12	Tai Tien port logistics services and warehouse	Ba Ria – Vung Tau Province	24 ha	36.00	- Completed legal procedures.	- Completed legal procedures.
II	ON-GOING BT PROJECTS					
01	Technical infrastructure of Zone I (Co Dai Area)	District 9, HCMC	84.1 ha	385.89		
02	Phan Dinh Phung Sports Center	District 3, HCMC	1.4 ha	85.30	- Revising fire prevention and fighting plan in technical design for appraisal.	- Technical Department is in charge of the design.
03	The Traumatology& Orthopaedics Hospital project	Binh Chanh District, HCMC	3.7 ha	179.00		
III	SUBMITTED PROJECTS FOR RESEARCHING					
01	Gentrification projects in District 3	District 3, HCMC	0.4 ha			
02	Gentrification projects in District 4	District 4, HCMC	0.8 ha			- Technical Department is in charge of the design.



CGI of Zone 4 – Nhon Hoi Ecotourism City (Binh Dinh Province)



CGI of Doan Anh Duong Ecotourism Area (Phu Quoc Island)



CGI of Phan Dinh Phung Sport Center (District 3, HCMC)

## 01. EXTERNAL ACTIVITIES

From 7th to 9th July 2021, Phat Dat, in collaboration with Ho Chi Minh City Securities Company (HSC), successfully organized the webinar "Virtual Emerging Vietnam 2021."

This annual event is to inform local and foreign investors about the highlighted business activities in the past year as well as the growth prospects of Phat Dat in the New Era.

At the event, investors were particularly interested in Phat Dat's financial strategy and development strategy of landholding, market, and products, etc., showing a great premise for investment cooperation in the future.



## 02. INTERNAL ACTIVITIES

### On 15th April 2021

The Company's Trade Union coordinated with the Human Resources Department to organize a charity fund-raising music night called "April's coming" to provide an opportunity for employees to connect and engage in the Clubs' activities.

The program received more than VND 7 million in donations from the enthusiastic participation and support of employees. All proceeds from the event were given to disadvantaged people in Ho Chi Minh City in 2Q2021.



### On 1st June 2021

Phat Dat rewarded employees' children who have achieved good results in the 2020-2021 school year. This annual activity is designed to timely encourage and motivate pupils and students in the learning process. At the same time, showing the deep concern of the Leadership to the life of the employees.

## 03. CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES

# MORE THAN VND 15,7 BILLION

Lending a hand to the Government and localities in Covid-19 control and prevention.

As one of the leading enterprises in the industry upholding the social responsibility spirit, Phat Dat has promptly deployed a series of activities donating medical equipment and modern machinery to Binh Duong, Dong Thap, Tra Vinh, etc. and cash donations to the frontline medical forces in HCM City and Covid-19 prevention & control Funds in Binh Dinh, Quang Ngai, Ba Ria - Vung Tau, etc.

PDR's prompt supports have helped increase the local capacity of testing, tracing, and detecting suspected Covid-19 cases and lighten the burden on the State budget and localities whilst the economy is severely affected by the pandemic.



# HIGHLIGHTED ACTIVITIES IN 2Q2021 | CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES



## In-kind donation (as of 26nd July 2021)



**BINH DUONG PROVINCE**  
**7,84** billion VND

**TRA VINH PROVINCE**  
**750** million VND



**5.000**  
SGTi-flex COVID-19 AG.

**DONG THAP PROVINCE**  
**150** million VND



**01** SARS-CoV-2 RNA qualitative testing system, including **01** Ready SCoV2 Screening Kit and **01** SPOTCHECK SC48.

**Vietnam Fatherland Front Committee of Binh Duong Province**  
**14,820** SGTi-flex COVID-19 AG handed over to the Center for Disease Control in Binh Duong.

**Thu Dau Mot City:**  
**1,000** AutoXT PGS DNA/RNA Kit, LiliF COVID-19 Real-time RT-PCR Kit.



## Cash donation (as of 26nd July 2021)

**2 billion VND** to motivate and encourage officials and employees of the Department of Health and its affiliated units participating in the prevention and control of the Covid-19 epidemic across the City.

**1 billion VND** to the program "Making Covid-19 Vaccine Contributions with Tuổi Trẻ Newspaper".

**200 million VND** contributed to the program "Zero-VND Supermarket".



**HCMC**  
**3,2** billion VND

**DA NANG PEOPLE'S COMMITTEE**  
**1** billion VND



**500 million VND:** Vietnam Fatherland Front Committee of Binh Dinh Province.

**1 billion VND:** Supports to people sustained from calamities and the pandemic.

**QUANG NGAI PROVINCE**  
**800** million VND



**700 million VND:** Covid-19 Prevention Fund in Quang Ngai Province.

**100 million VND:** Supports to local people affected by Covid-19.

**BINH DINH PROVINCE**  
**1,5** billion VND

**Vietnam Fatherland Front Committee of BA RIA - VUNG TAU PROVINCE**  
**500** million VND



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For more information, kindly visit the Website of  
Phat Dat Real Estate Development Corporation at the link below:

**PDR – INFORMATION DISCLOSURE**

This IR newsletter is prepared by Phat Dat Real Estate Development Corporation (PDR). The content of this newsletter is for the purpose of providing information to institutional and individual investors/shareholders. PDR makes every effort to ensure the transparency, completeness, and accuracy of the information presented in this newsletter. However, this information is not an offer or advice to buy or sell PDR shares. Therefore, this newsletter should be best considered as a reference only. PDR does not bear any responsibility for the abovementioned information posted by others for any purposes.



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