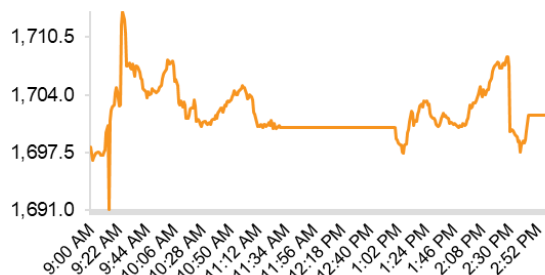
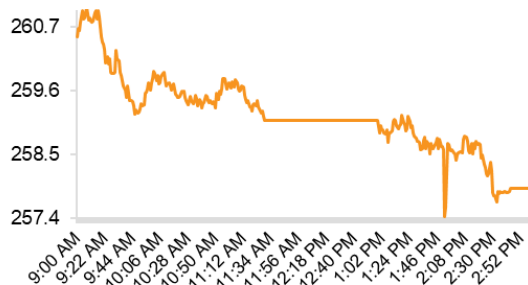


| Snapshot | HOSE | HNX | UPCOM |
|--------------------------|---------|-------|-------|
| Close (pts) | 1,701.7 | 257.9 | 119.1 |
| 1 Day change (%) | 0.6% | -0.8% | 0.1% |
| 1 Month change | 3.8% | -3.0% | 5.0% |
| 1 Year change | 36.1% | 14.8% | 28.5% |
| YTD Foreign flow (USDmn) | (4,834) | | |
| Trading Value (USDmn) | 789 | 47 | 20 |
| Gainers | 106 | 56 | 153 |
| Losers | 185 | 99 | 141 |
| Unchanged | 104 | 143 | 476 |

VN-INDEX

HNX-INDEX


Market Commentary

Stocks jump, led by Vingroup tickers

The VN-Index opened higher on Monday, breaking through the 1,700-point level at the start of the session, mainly driven by Vingroup-related stocks. The VN-Index traded in positive territory throughout the session, closing up 0.6% at 1,701.7. Market liquidity declined, with total trading value falling 12.0% compared to Friday to VND16.1tn (USD610.7mn). However, the HNX Index posted a loss of 0.7% to close at 257.9.

Vingroup-related stocks, including VPL (+6.9%), VIC (+3.7%), VHM (+2.7%) and VRE (+1.9%), rose, helping the VN-Index break above the 1,700-point level. VPL (+6.9%) hit its ceiling price today. The Ho Chi Minh City Stock Exchange (HoSE) announced that VPL shares have been removed from the list of securities ineligible for margin trading. VPL has been listed since May 13, 2025, has completed the minimum listing period, and is not under warning or control status, thereby meeting the requirements for margin trading eligibility.

Most sectors declined today, led by Basic Resources (-1.4%), Financial Services (-1.2%), Travel & Leisure (-1.1%) and Chemicals (-1.0%). In contrast, Real Estate (+2.1%), Food & Beverage (+1.2%) and Industrial Goods & Services (+1.0%) gained.

Top performers today included VIC (+3.7%), VPL (+6.9%) and VHM (+2.7%). Top laggards included VPB (-1.6%), CTG (-1.2%) and BID (-2.9%).

Foreign investors net sold today with a total value of VND316.6bn (USD12.0mn), with selling momentum focused on VHM (VND229.2bn), VIC (VND160.4bn), VCB (VND64.8bn) and HDB (VND46.1bn), while foreigners mainly bought FPT (VND93.4bn), MSN (VND90.6bn) and VNM (VND65.8bn).

Commentator(s):



Phuong Hoang Viet – Director of Research and Investment Advisory

phuong.hoangviet@vndirect.com.vn

| Country Peering | Index | 1D Chg (%) | Ytd Chg (%) | P/E (x) | P/B (x) | ROE (%) | Dividend yield (%) | 3M/ADTV (USDm) | 5Y LC Gov Bond Yield | YTD Net Foreign | LC/USD % MoM | LC/USD % YoY |
|-----------------|----------------|------------|-------------|---------|---------|---------|--------------------|----------------|----------------------|-----------------|--------------|--------------|
| China | Shanghai Index | 0.7% | 16.8% | 18.5 | 1.5 | 8.3% | 2.4% | 129,628 | 1.6% | 96,225 | 0.7% | 2.8% |
| India | NSE500 Index | 0.0% | 6.9% | 26.0 | 3.7 | 15.2% | 1.1% | 8,610 | 6.3% | -15,768 | -0.9% | -5.4% |
| Indonesia | JCI Index | 0.5% | 20.7% | 21.3 | 2.2 | 11.3% | 3.2% | 1,229 | 5.8% | -1,795 | 0.1% | -4.5% |
| Singapore | FSTAS Index | 0.0% | 19.0% | 14.1 | 1.4 | 9.2% | 4.7% | 1,060 | 1.8% | 1,035 | 0.7% | 3.8% |
| Malaysia | FBME Index | 0.7% | -4.7% | 15.8 | 1.4 | 8.6% | 3.9% | 542 | 3.3% | -4,660 | 1.6% | 7.9% |
| Philippine | PCOMP Index | -0.7% | -5.5% | 10.6 | 1.1 | 10.3% | 3.4% | 97 | 5.8% | -705 | 0.4% | 0.3% |
| Thailand | SET Index | 1.6% | -8.8% | 12.8 | 1.1 | 8.4% | 3.9% | 1,108 | 1.5% | -3,402 | 1.5% | 7.8% |
| Vietnam | VN-Index | 0.6% | 34.3% | 16.4 | 2.0 | 13.5% | 1.5% | 1,042 | 3.2% | -4,834 | -0.2% | -3.8% |

1-Dec

Macro notes**Vietnam November manufacturing PMI: Production maintains momentum**

According to S&P Global, Vietnam's Manufacturing PMI reached 53.8 in November 2025, slightly down from 54.5 in October but remaining above the 50 threshold, indicating ongoing expansion in the manufacturing sector.

Output and new orders increased, with new export orders recording the fastest growth in 15 months, reflecting steady international demand for Vietnamese goods. Storms and supply chain disruptions delayed some orders and raised shipping costs, while firms also faced higher input and logistics expenses. Nevertheless, overall production remained stable.

Overall, November's PMI suggests that Vietnam's manufacturing sector continues to operate effectively under current conditions. The sustained PMI level supports confidence in production capacity expansion and contributes to economic growth into the end of 2025 and early 2026, alongside ongoing trade agreements and incentive policies..

Analyst(s):

Nguyen Truong Thanh

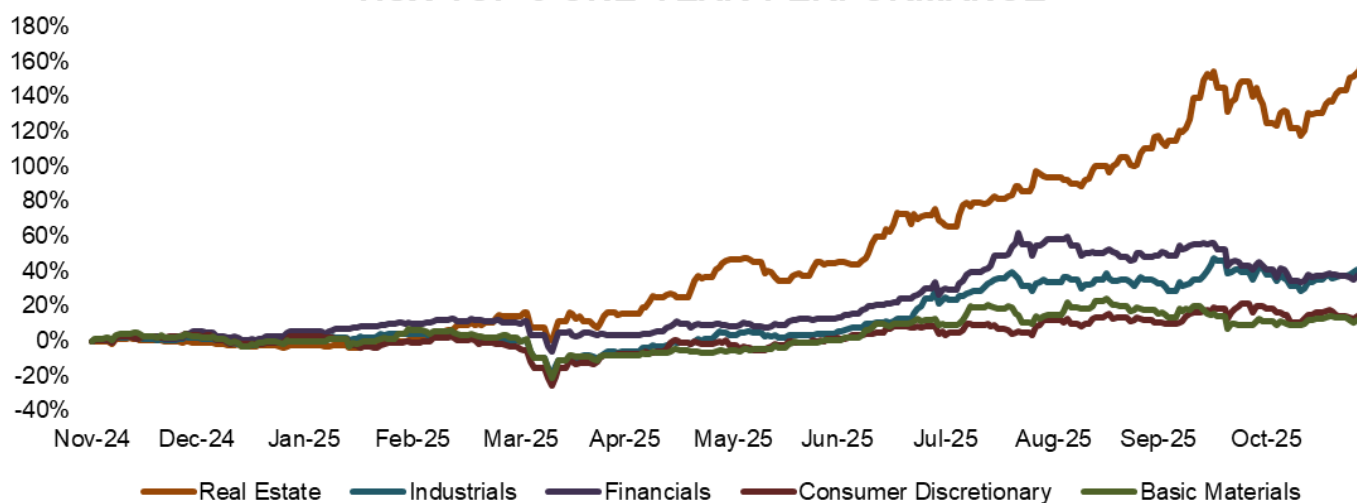
nguyen.truongthanh@vndirect.com.vn

| Sectors (VN-Index) | Index Wgt (%) | Price 1D chg (%) | P/E x | P/B x |
|------------------------|---------------|------------------|-------|-------|
| Consumer Discretionary | 5.3 | 3.0 | 375.2 | 4.3 |
| Consumer Staples | 6.0 | 1.9 | 27.2 | 3.0 |
| Energy | 2.0 | -0.2 | 26.9 | 1.4 |
| Financials | 38.8 | -0.6 | 11.0 | 1.7 |
| Health Care | 0.5 | 0.8 | 21.5 | 2.7 |
| Industrials | 9.1 | 0.3 | 50.9 | 5.3 |
| IT | 2.5 | -0.5 | 18.3 | 4.4 |
| Materials | 6.2 | -0.6 | 15.2 | 1.7 |
| Real Estate | 25.6 | 2.4 | 77.5 | 4.8 |
| Utilities | 3.9 | 1.4 | 15.0 | 2.0 |

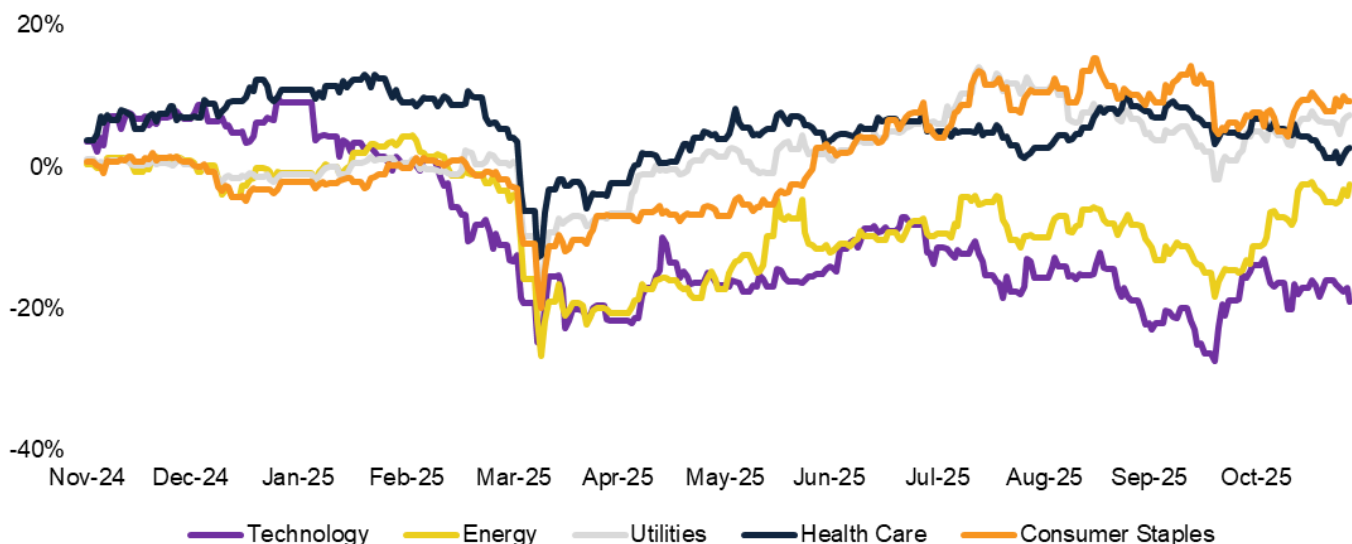
Source: Bloomberg

Consumer Discretionary (+3.0%), Real Estate (+2.4%), and Consumer Staples (+1.9%) rose, while Financials (-0.6%), Materials (-0.6%), and IT (-0.5%) lost ground today. Top index movers included VIC (+3.7%), VPL (+7.0%), VHM (+2.7%), GEE (+7.0%), and GAS (+3.2%). Top index laggards consisted of TCB (-1.6%), CTG (-1.2%), HVN (-2.9%), GVR (-2.2%), and LPB (-1.4%).

HSX TOP 5 ONE-YEAR PERFORMANCE



HSX BOTTOM 5 ONE-YEAR PERFORMANCE



Commodity prices

| Energy | %dod | %mom | %yoy |
|--------------------|-------|-------|--------|
| WTI | 2.2% | -1.9% | -12.0% |
| Brent Crude | 2.0% | -2.2% | -12.7% |
| JKM LNG | 0.2% | 1.7% | -25.6% |
| Henry Hub LNG | -1.0% | -3.1% | -30.9% |
| NW Thermal Coal | 12.0% | 43.0% | 45.9% |
| Singapore Platt FO | 0.7% | -9.5% | -22.3% |

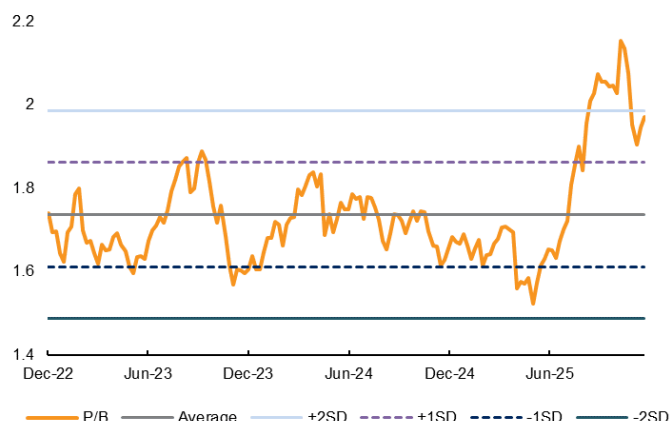
| Precious Metals | %dod | %mom | %yoy |
|-------------------|------|-------|-------|
| Gold | 0.7% | 6.2% | 59.8% |
| Domestic SJC Gold | 1.2% | 5.1% | 89.1% |
| Silver | 1.2% | 18.6% | 86.1% |
| Platinum | 0.7% | 7.7% | 77.8% |

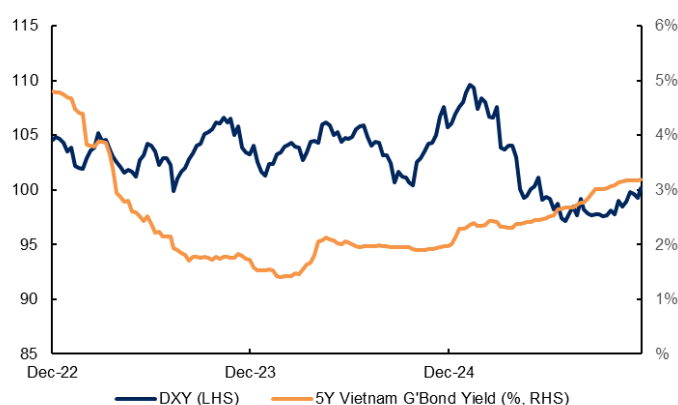
| Base Metals | %dod | %mom | %yoy |
|-------------|-------|-------|--------|
| Tungsten | 2.8% | 10.5% | 114.3% |
| Copper | 1.0% | 2.9% | 28.3% |
| Aluminum | 1.5% | -1.2% | 10.4% |
| Nickel | 0.0% | -3.1% | -7.6% |
| Zinc | 0.7% | 0.9% | -12.2% |
| Lead | NA | NA | NA |
| Steel | 0.1% | 0.0% | -11.5% |
| Iron Ore | -2.4% | -3.8% | -0.1% |

| Agriculture | %dod | %mom | %yoy |
|------------------|-------|--------|--------|
| Rice | 1.1% | -0.7% | -33.0% |
| Coffee (Arabica) | 0.4% | 6.5% | 26.6% |
| Sugar | -1.1% | 4.2% | -28.7% |
| Cocoa | 8.2% | -10.0% | -38.9% |
| Palm Oil | -0.4% | -3.0% | NA |
| Cotton | 0.2% | -3.3% | -14.5% |
| Dry Milk Powder | -0.3% | 1.4% | -13.6% |
| Wheat | 0.8% | 0.2% | 0.5% |
| Soybean | -0.3% | 3.2% | 14.7% |
| Cashews | NA | 0.0% | 0.0% |
| Rubber | -3.7% | 4.7% | -14.9% |
| Urea | 0.0% | 3.0% | 16.2% |

| Livestock | %dod | %mom | %yoy |
|-----------|------|-------|-------|
| Live Hogs | 0.2% | -0.3% | -2.2% |
| Cattle | 2.2% | -5.2% | 14.7% |

Source: Bloomberg

Market Value Drivers
VN-INDEX CURRENT P/B

VN-INDEX 3 Year TTM P/E

DXY and 5Y Vietnam G'Bond Yield


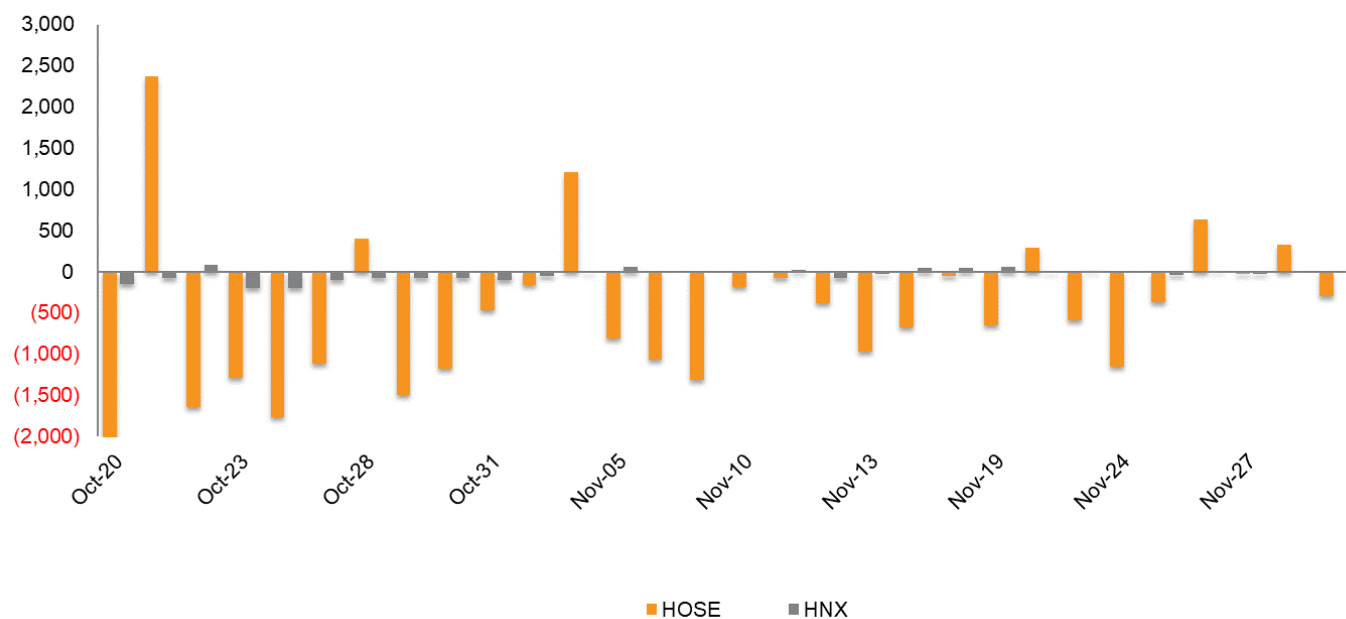
VNDS RESEARCH COVERAGE SUMMARY

| Ticker | Market cap (US\$m) | 3M ADTV (US\$m) | Foreign Room (US\$m) | Closing price (VND) | Adjusted target price (VND) | Total share return (%) | Dividend Yield (%) | TTM P/E | Current P/B | ROE |
|-------------------|--------------------|-----------------|----------------------|---------------------|-----------------------------|------------------------|--------------------|-------------|-------------|------------|
| AVIATION | | | | | | | | | | |
| ACV | 7,242 | 1.6 | 3,366 | 53,300 | 73,300 | 38.5% | 1.0% | 17.9 | 2.9 | 17% |
| AST | 127 | 0.0 | 4 | 74,200 | 85,400 | 18.5% | 3.4% | 14.7 | 5.2 | 38% |
| HVN | 3,310 | 1.8 | 693 | 28,050 | 43,400 | 56.9% | 2.2% | 9.4 | 15.6 | |
| VJC | 4,189 | 14.8 | 954 | 203,900 | 113,600 | -43.8% | 0.5% | 70.2 | 4.9 | 8% |
| Simple Avg | 3,717 | 5 | 1,254 | | | 17.5% | 1.8% | 28.0 | 7.1 | 21% |
| CONSUMER | | | | | | | | | | |
| BAF | 371 | 2.5 | 175 | 32,200 | 37,200 | 15.5% | | 17.5 | 2.3 | 13% |
| DGW | 366 | 3.0 | 98 | 43,600 | 49,600 | 14.9% | 1.1% | 18.0 | 2.9 | 17% |
| FRT | 937 | 3.0 | 159 | 145,000 | 150,300 | 3.9% | 0.2% | 40.1 | 8.0 | 25% |
| MCH | 8,673 | 3.1 | 3,037 | 216,400 | 147,000 | -30.9% | 1.2% | 32.7 | 14.3 | 44% |
| MWG | 4,486 | 22.6 | 130 | 80,000 | 96,300 | 21.6% | 1.3% | 20.2 | 3.8 | 20% |
| PNJ | 1,185 | 2.2 | 3 | 91,600 | 109,900 | 21.5% | 1.5% | 13.7 | 2.6 | 21% |
| QNS | 612 | 0.2 | 250 | 43,900 | 53,400 | 23.9% | 2.3% | 7.1 | 1.4 | 20% |
| SAB | 2,384 | 1.4 | 989 | 49,000 | 59,900 | 26.3% | 4.1% | 14.9 | 2.8 | 18% |
| VHC | 489 | 3.3 | 394 | 57,500 | 71,300 | 27.5% | 3.5% | 8.3 | 1.3 | 17% |
| VNM | 5,144 | 11.7 | 2,574 | 64,900 | 74,800 | 19.6% | 4.4% | 17.5 | 4.0 | 24% |
| Simple Avg | 2,465 | 5 | 781 | | | 14.4% | 2.2% | 19.0 | 4.3 | 22% |
| FINANCIALS | | | | | | | | | | |
| ACB | 4,676 | 12.9 | 37 | 24,000 | 31,300 | 34.0% | 3.6% | 7.1 | 1.3 | 20% |
| BID | 9,840 | 5.8 | 1,264 | 36,950 | 47,200 | 29.0% | 1.2% | 9.8 | 1.6 | 18% |
| CTG | 9,858 | 17.1 | 445 | 48,400 | 49,000 | 2.2% | 0.9% | 7.8 | 1.5 | 22% |
| HDB | 4,611 | 19.9 | 38 | 31,500 | 34,900 | 13.4% | 2.6% | 7.6 | 1.7 | 25% |
| LPB | 5,427 | 4.7 | 217 | 47,900 | 33,400 | -25.1% | 5.2% | 13.8 | 3.3 | 25% |
| MBB | 7,088 | 27.5 | 221 | 23,200 | 32,900 | 44.0% | 2.2% | 7.7 | 1.5 | 21% |
| STB | 3,504 | 17.2 | 534 | 49,000 | 45,700 | -5.5% | 1.3% | 7.5 | 1.5 | 22% |
| TCB | 8,923 | 23.0 | 5 | 33,200 | 40,300 | 24.4% | 3.0% | 10.7 | 1.4 | 14% |
| TPB | 1,789 | 11.1 | 76 | 17,000 | 17,800 | 10.3% | 5.6% | 7.2 | 1.2 | 17% |

| Ticker | Market cap (US\$m) | 3M ADTV (US\$m) | Foreign Room (US\$m) | Closing price (VND) | Adjusted target price (VND) | Total share return (%) | Dividend Yield (%) | TTM P/E | Current P/B | ROE |
|------------------------------|--------------------|-----------------|----------------------|---------------------|-----------------------------|------------------------|--------------------|-------------|-------------|------------|
| VCB | 18,222 | 11.4 | 1,560 | 57,500 | 69,300 | 21.3% | 0.8% | 13.7 | 2.2 | 17% |
| VIB | 2,369 | 6.5 | 0 | 18,350 | 23,600 | 32.0% | 3.3% | 8.2 | 1.4 | 18% |
| VPB | 8,817 | 34.8 | 511 | 29,300 | 24,100 | -16.0% | 1.7% | 11.3 | 1.5 | 14% |
| Simple Avg | 7,094 | 16.0 | 409 | | | 13.7% | 2.6% | 9.4 | 1.7 | 19% |
| GARMENT & TEXTILE | | | | | | | | | | |
| MSH | 150 | 0.5 | 67 | 35,150 | 40,600 | 26.9% | 11.4% | 6.8 | 1.8 | 28% |
| TCM | 119 | 1.6 | 2 | 28,050 | 29,800 | 7.9% | 1.6% | 12.2 | 1.3 | 11% |
| Simple Avg | 135 | 1.0 | 34 | | | 17.4% | 6.5% | 9.5 | 1.6 | 20% |
| INDUSTRIALS | | | | | | | | | | |
| BCM | 2,575 | 0.7 | 817 | 65,600 | 68,600 | 6.1% | 1.5% | 18.5 | 3.2 | 18% |
| GMD | 1,027 | 5.8 | 60 | 63,500 | 72,000 | 16.5% | 3.1% | 20.8 | 2.1 | 12% |
| HAH | 389 | 5.3 | 89 | 60,800 | 55,400 | -7.6% | 1.3% | 8.8 | 2.4 | 31% |
| VSC | 314 | 10.4 | 145 | 22,100 | 19,100 | -11.3% | 2.3% | 18.3 | 1.5 | 9% |
| IDC | 574 | 3.4 | 218 | 39,900 | 45,600 | 18.0% | 3.8% | 8.2 | 2.3 | 31% |
| KBC | 1,238 | 9.2 | 477 | 34,650 | 30,000 | -12.3% | 1.1% | 18.5 | 1.3 | 7% |
| PHR | 284 | 0.4 | 100 | 55,200 | 68,400 | 26.4% | 2.4% | 11.2 | 1.9 | 17% |
| VTP | 469 | 2.8 | 208 | 101,600 | 129,200 | 28.2% | 1.1% | 41.9 | 7.1 | 18% |
| Simple Avg | 859 | 4.8 | 264 | | | 8.0% | 2.1% | 18.3 | 2.7 | 18% |
| MATERIALS | | | | | | | | | | |
| DGC | 1,368 | 6.8 | 526 | 95,000 | 128,300 | 38.2% | 3.2% | 12.2 | 2.3 | 20% |
| HPG | 7,714 | 53.3 | 2,284 | 26,500 | 30,000 | 14.3% | 1.1% | 14.1 | 1.6 | 12% |
| Simple Avg | 4,541 | 30.0 | 1,405 | | | 26.3% | 2.1% | 13.2 | 2.0 | 16% |
| OIL & GAS | | | | | | | | | | |
| BSR | 2,925 | 7.1 | 1,410 | 15,400 | 16,700 | 11.3% | 2.8% | 37.3 | 1.3 | 4% |
| GAS | 5,985 | 1.8 | 2,826 | 65,400 | 78,400 | 23.0% | 3.1% | 13.0 | 2.4 | 20% |
| OIL | 416 | 0.4 | 25 | 10,600 | 14,800 | 42.0% | 2.4% | 33.5 | 1.1 | 3% |
| PLX | 1,660 | 2.1 | 83 | 34,450 | 47,700 | 41.9% | 3.5% | 17.6 | 1.7 | 10% |
| PVD | 548 | 7.3 | 227 | 26,000 | 27,850 | 16.7% | 9.6% | 16.0 | 0.9 | 6% |
| PVS | 621 | 5.7 | 225 | 32,000 | 44,800 | 42.0% | 2.0% | 11.3 | 1.1 | 11% |
| PVT | 334 | 2.2 | 132 | 18,750 | 23,400 | 26.0% | 1.2% | 9.0 | 1.1 | 12% |

| Ticker | Market cap (US\$m) | 3M ADTV (US\$m) | Foreign Room (US\$m) | Closing price (VND) | Adjusted target price (VND) | Total share return (%) | Dividend Yield (%) | TTM P/E | Current P/B | ROE |
|-----------------------------|--------------------|-----------------|----------------------|---------------------|-----------------------------|------------------------|--------------------|-------------|-------------|------------|
| Simple Avg | 1,784 | 3.8 | 704 | | | 29.0% | 3.5% | 19.7 | 1.4 | 9% |
| PETROCHEMICALS | | | | | | | | | | |
| DPM | 596 | 3.9 | 276 | 23,100 | 23,300 | 4.6% | 3.7% | 20.3 | 1.4 | 7% |
| DCM | 677 | 3.6 | 307 | 33,700 | 40,000 | 24.6% | 5.9% | 10.3 | 1.7 | 17% |
| DDV | 149 | 1.3 | 68 | 26,800 | 39,700 | 51.5% | 3.4% | 23.3 | 2.2 | 10% |
| PLC | 78 | 0.3 | 37 | 25,300 | 34,800 | 39.5% | 2.0% | 17.2 | 1.6 | 9% |
| Simple Avg | 375 | 2.3 | 172 | | | 30.1% | 3.8% | 17.7 | 1.7 | 11% |
| POWER | | | | | | | | | | |
| POW | 1,323 | 5.0 | 613 | 14,900 | 17,600 | 19.5% | 1.3% | 18.3 | 1.0 | 6% |
| Simple Avg | 1,323 | 5.0 | 613 | | | 19.5% | 1.3% | 18.3 | 1.0 | 6% |
| PROPERTY & POWER | | | | | | | | | | |
| HDG | 438 | 5.2 | 127 | 31,200 | 37,400 | 21.2% | 1.3% | 33.3 | 1.8 | 5% |
| PC1 | 339 | 2.2 | 127 | 21,700 | 30,500 | | | 17.8 | 1.5 | 9% |
| REE | 1,327 | 1.4 | 0 | 64,600 | 76,600 | 19.9% | 1.3% | 13.5 | 1.7 | 13% |
| Simple Avg | 701 | 2.9 | 85 | | | 20.6% | 1.3% | 21.5 | 1.7 | 9% |
| PROPERTY | | | | | | | | | | |
| DXG | 711 | 18.5 | 209 | 18,400 | 18,300 | 10.3% | 10.9% | 45.1 | 1.5 | 3% |
| KDH | 1,454 | 8.7 | 327 | 34,150 | 41,800 | 23.3% | 0.9% | 42.7 | 2.1 | 5% |
| NLG | 656 | 4.4 | 31 | 35,650 | 42,200 | 19.7% | 1.3% | 18.5 | 1.5 | 9% |
| VHM | 16,466 | 23.5 | 6,757 | 105,700 | 93,600 | | | 16.6 | 2.0 | 13% |
| VRE | 3,008 | 14.5 | 1,051 | 34,900 | 32,000 | -5.3% | 3.0% | 16.3 | 1.7 | 11% |
| Simple Avg | 4,459 | 13.9 | 1,675 | | | 12.0% | 4.0% | 27.8 | 1.8 | 8% |
| TECHNOLOGY | | | | | | | | | | |
| FPT | 6,241 | 36.9 | 636 | 96,600 | 118,200 | 23.4% | 1.0% | 18.3 | 4.6 | 27% |

Foreign net buy/sell (30 sessions) in VND'bn



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