VNG SNAPSHOT - Q3.2026

The quarter caps three consecutive profitable quarters, providing a solid launchpad for full-year profitability and long-term AI expansion.

KEY METRICS

Net revenue

3,361

+22% YoY

Adjusted operating profit (AOP)[1]

652

+148% YoY

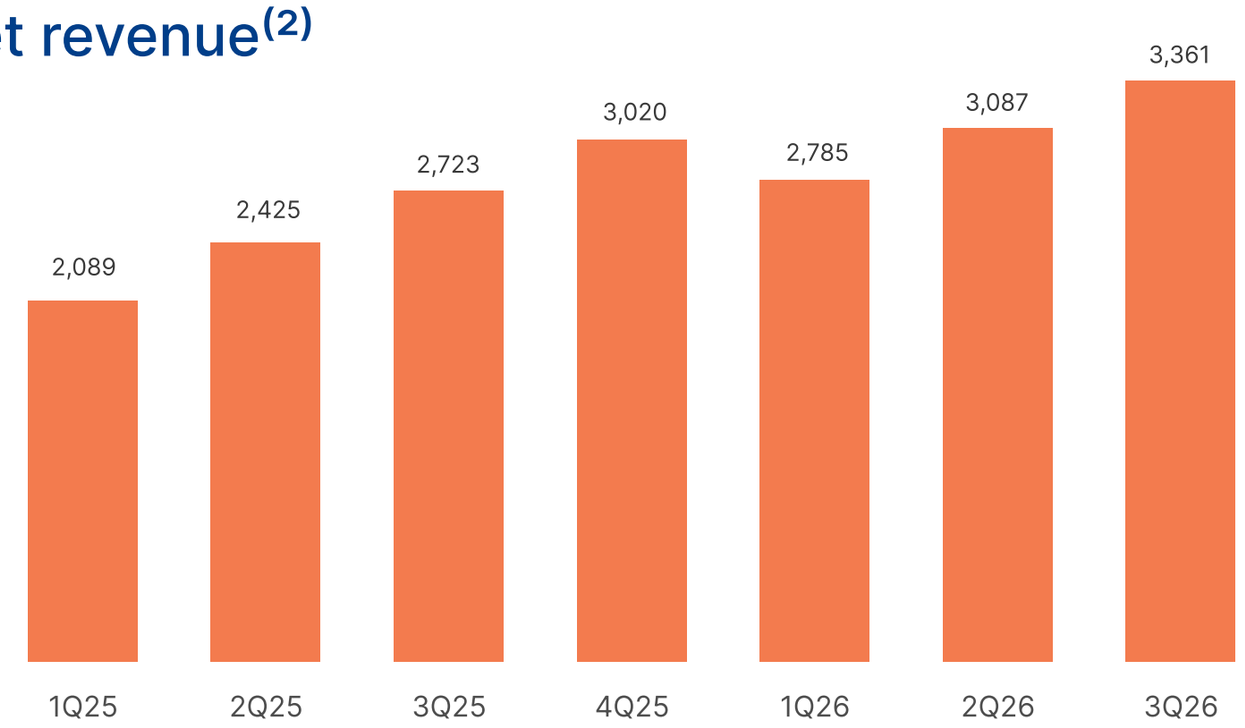
Net profit after tax

420

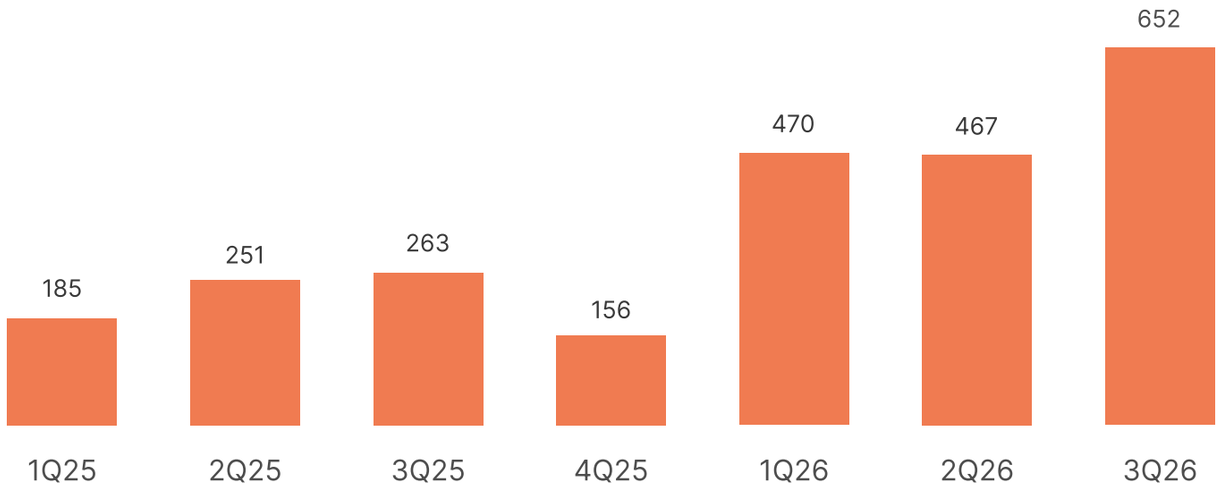
(Q3.2025: net loss of 7.2)

Net revenue[2]

Unit: VND billion



Adjusted operating profit



YoY Revenue Growth by Business Units

VNG GAMES / zingplay	Zalo	Zalopay	GREENNODE
12% ↗	59% ↗	89% ↗	4% ↗

(1) Adjusted operating profit is a non-GAAP metric and is calculated by excluding the impact of game unearned revenue and its related cost and non-operating items from reported operating loss

(2) Revenue adjusted like-for-like comparison due to partial disposal of subsidiary

Growth figures are year-over-year unless stated otherwise

VNGGAMES zingplay

Games & Entertainment sustains evergreen titles through communities, esports and LiveOps while expanding regionally and developing in-house games. It selects new titles for cross-market appeal and validates product-market fit before scaling.

Total Bookings[3]	Bookings Growth	Quarterly Active Users[4]
2,550B	10%	57.3M

Vietnam market

Leading Titles

PUBG MOBILE

PLAY TOGETHER VNG



Nearly 50,000 visitors attend inaugural Games ON 2026 in Hai Phong

Hosted by VNGGames and Hai Phong City People's Committee, the outdoor festival featured three national esports finals, live music and cultural activities supporting the city's nighttime economy.

Global market

International Bookings

308B

Play Together launched in Thailand, Indonesia and the Philippines

Global In-house Game Launches





Vietnam wins its first Asian Games esports medals with two bronzes in VNGGames-published titles

NARAKA BLADEPOINT — Bronze

LEAGUE OF LEGENDS — Bronze

(3) Bookings is a non-GAAP operating metric used by VNG to evaluate its Gaming segment performance. It is reflective of the cash spent by the users in the applicable period.

(4) QAU is calculated as the average of QAUs of the quarters within that period.

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Zalo

Zalo delivered strong revenue growth, sustained its user base and expanded AI adoption across user experiences and operations. Its ecosystem broadened access to public services, healthcare, education and utilities nationwide.

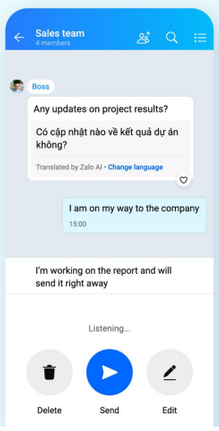
Revenue	Monthly Active Users (MAU)[5]	Messages sent daily[6]
711B	82.6M	2.2B

AI in every day use

41%

Share of MAU use AI features

- **14M** Dictation users
- **8.8M** Voice-to-Text users
- **3.4M** AI Translation users



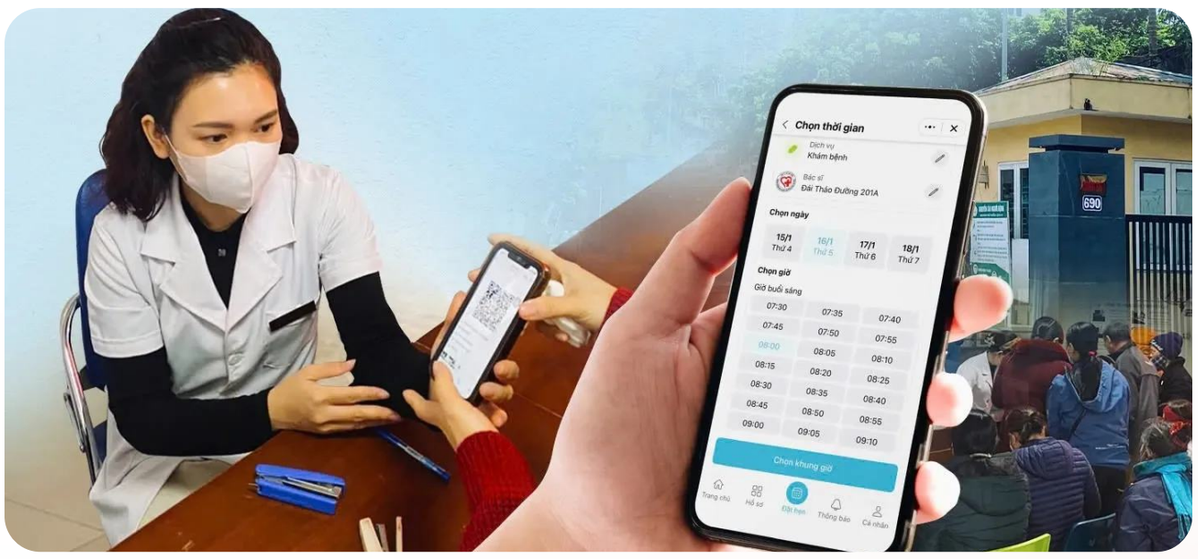
Chat and AI

Enhanced features such as dictation, translation, voice-to-text, text-to-speech, and more

A digital bridge to essential services

20.6K	2.1K
Zalo Official Accounts	Zalo Mini Apps

Operated by government, healthcare, education and utility providers across all 34 provinces and cities.



Zalo wins two Vietnam Digital Awards: Outstanding Digital Technology Products, Services, and Solutions category

Zalo Solution Suite

Zalo Video

(5) MAU of the last 30 days of the period

(6) Daily average for the last 30 days of each period

Growth figures are year-over-year unless stated otherwise

Zalopay

Zalopay continues to expand its financial services and cross-border payments, serving users at home and abroad. Travel-focused community and creator partnerships support its international payment offering.

Revenue	Financial Service Revenue Growth	Total Payment Volume	Active Users
291B	+379%	+68%	+44%

EXPANDING CROSS-BORDER PAYMENTS

Cross-Border Payment Users

>11x

Over six months from December 2025

Available in China, South Korea, Thailand, Singapore, Japan and other markets, with a target of expanding coverage to 60 countries by the end of 2026.





Outstanding Fintech Company 2026

Regconized for the second time at the Vietnam Outstanding Banking Awards

GREENNODE

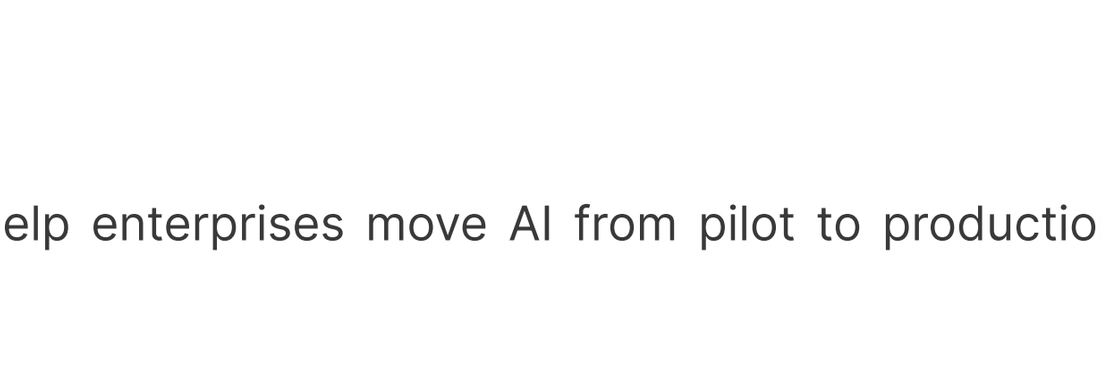
GreenNode is expanding its AI Cloud services to help enterprises move AI from pilot to production, with a focus on financial institutions.

Revenue	Cloud Revenue Growth	AI Cloud Revenue	BFSI Segment Growth
164B	+30%	+160%	+66%



Managed Inference service for financial institutions

Powered by NVIDIA GPUs in Vietnam, the dedicated AI inference service helps manage token costs, resources and operations.



Nearly 60 teams powered at Smart Banking 2026's first AI Hackathon

As strategic technology partner, GreenNode provided AI models, GPU/CPU resources and AgentBase to help banking, securities and insurance teams build AI agents and tackle cybersecurity challenges.

Intelligent Document Processing

Outstanding Digital Technology Products, Services, and Solutions category

Recognized at Vietnam Digital Awards 2026

Growth figures are year-over-year unless stated otherwise

Building an AI-native organization with people at its core

Earning Great Place To Work® recognition for the fourth consecutive year





Celebrating 22 years of VNG with the Human² spirit





Building safer cyber and AI habits through Cyber Month 2026





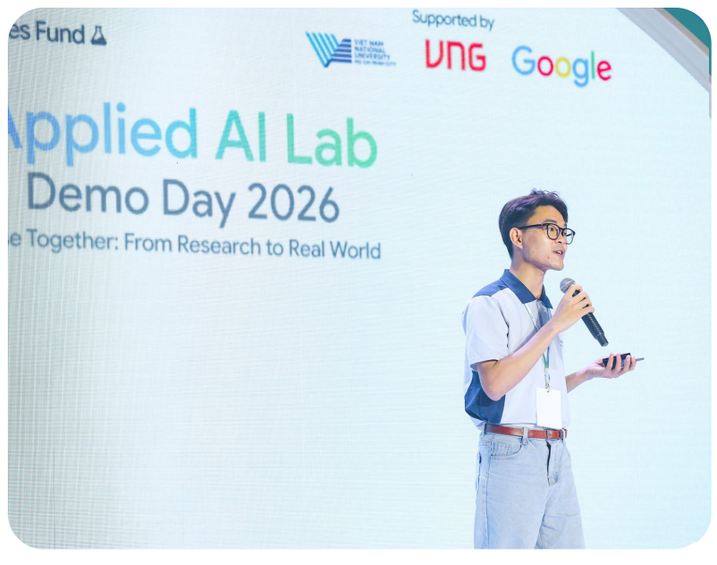
Community contributions across the ecosystem

SAIGON AI HUB

Saigon AI Hub (SAIH), an open community for AI research and development co-founded by VNU-HCM and VNG, showcased 10 first-cohort projects at Applied AI Lab Demo Day with strategic partner Google AI Futures Fund. Over six months, 60 researchers successfully developed 10 prototypes, with one project commercialized.







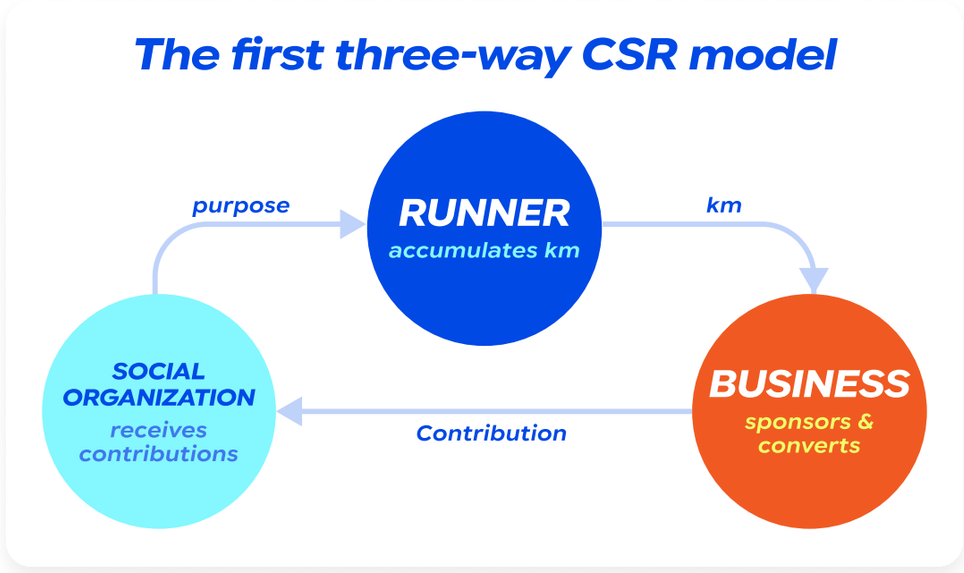
UPRACE

UpRace's eighth season, "Run for a Rising Vietnam," turns community running into scholarships and support for vulnerable communities.

>1M runners

28 corporate partners

2 community partners







Dream Maker Foundation

The Dream Maker Foundation improved housing, schools and community infrastructure from Ca Mau to Dien Bien and the Truong Sa Special Zone.

VND **12.7** billion
mobilized to drive community development initiatives

46 homes
built for families in underserved areas

10 schools & **1** community bridge
renovated and newly constructed



