

2Q2025 MSN Community Day

July 28th, 2025





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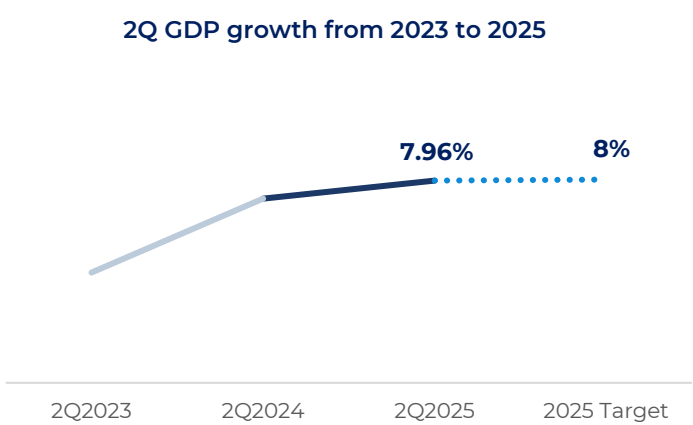
01

Macro Environment & Consumer Sentiment



2Q2025 showed promising economic indicators...

2Q2025 GDP growth soars...



8% target is on track

With 2Q2025 GDP growth accelerating at 8% YoY, the momentum is in the right trajectory, in line with the government's 8% target for the full year.

...fueled by export activities...

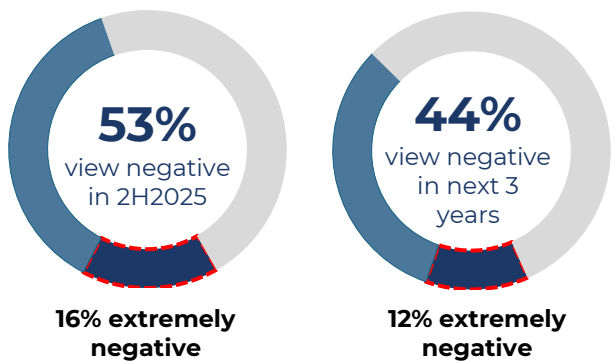


Manufacturing has not restarted

The recent export surge was largely driven by front-loading ahead of the 90-day U.S. tariff window. However, the PMI remained below 50 — with June at 48.9 — signaling continued uncertainty in manufacturing activity.

... but tariff spark widespread concern.

Share of Vietnamese people recognize the negative impact of tariffs both short- and long-term



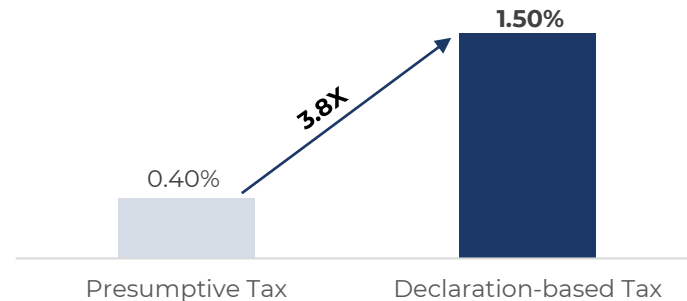
Consumption remains conservative

The tariff imposition led to a marked decline in consumer confidence, fueled by concerns over rising living costs, job security, and broader economic uncertainty.

...but with looming headwinds in 2H—Masan remains well-positioned.

The GT channel is undergoing a transition...

Tax paid as % Revenue by Business Households

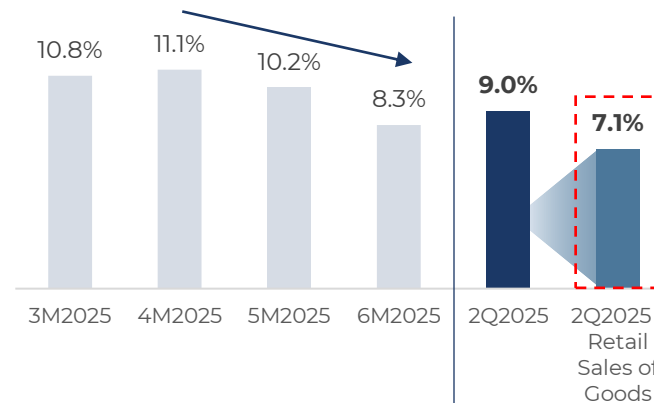


Disruption in GT channel

~30,000 household businesses were impacted, with some temporarily ceasing operations..

...compounded by a slowdown in consumer spending...

Growth of Total Retail Sales¹ (YoY %)

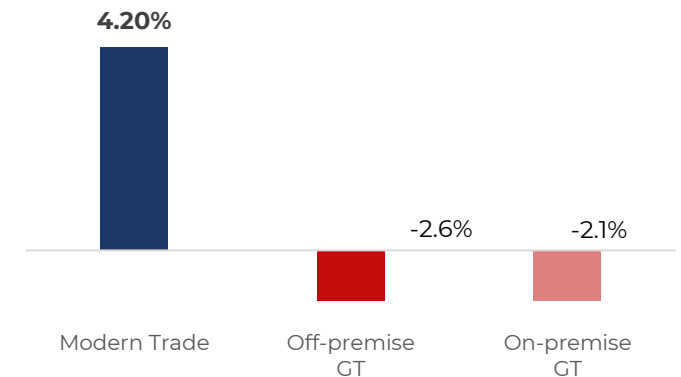


Consumer spending weakens

Blue-collar workers—particularly in FDI zones—were the first to feel the impact of U.S. tariffs, but the effects have since spread across sectors, with lower-income groups hit hardest, putting further strain on retail consumption.

...while modern trade continues to accelerate in adoption.

FMCG volume growth in 5M2025



MT gains from structural shift toward formalization

New regulations are formalizing the retail sector by curbing counterfeit, low-quality, and untraceable goods—creating a more level playing field for modern trade retailers such as WinCommerce.

02

2Q2025 Highlights and Consolidated Financial Results



1H surpasses 50% of FY target as 2Q Pre-MI earnings surged 1.7x YoY

MSN

**2Q NPAT Pre-MI
surged 1.7x YoY,
amounting to
~VND1.6 trillion.**



WCM

**2Q NPAT recorded
positive, improving
by VND159 billion
YoY.**



MML

**2Q NPAT margin
recorded 10.6%, up
12.4 percentage
points YoY.**



MCH

**2Q EBITDA margin
remained resilient
at 26% despite
declining topline.**



2Q2025 Business Update

Unit in % YoY



WCM and MML led MSN's 2Q & 1H profitability momentum

MSN consolidated results

(VND billion)	2Q2025	YoY (%)	1H2025	YoY (%)
Revenue¹	18,315	-9.0%	37,212	-4.6%
Revenue – LFL²	18,315	3.2%	37,212	7.1%
The CrownX	14,836	-1.0%	30,617	5.1%
MCH ³	6,276	-15.1%	13,764	-1.5%
MBC ⁴	98	-39.3%	186	-40.4%
WCM	9,130	16.4%	17,915	13.4%
MML	2,340	30.7%	4,409	25.6%
PLH	434	10.8%	858	10.3%
MHT	1,614	-55.8%	3,007	-55.4%
MHT – LFL ²	1,614	27.9%	3,007	20.0%
EBITDA¹	3,748	-2.0%	7,751	9.1%
EBITDA – LFL²	3,748	2.2%	7,751	11.0%
The CrownX	1,882	-2.7%	4,154	6.9%
MCH ³	1,605	-12.9%	3,524	-0.9%
MBC ⁴	-10	-58.6%	-17	-45.4%
WCM	314	83.0%	676	60.6%
MML	223	78.3%	400	61.2%
PLH	80	13.0%	161	22.0 %
MHT	563	-3.2%	976	39.7%
MHT – LFL ²	563	32.5%	976	70.4%
TCB ⁵	1,216	-1.6%	2,393	-2.9%
NPAT Pre-MI	1,619	71.2%	2,602	82.6%
NPAT Post-MI	1,032	105.4%	1,426	134.9%

Key highlights



- Net revenue in 1H2025 achieved approximately **46% of full-year guidance**.
- NPAT in 1H2025 achieved approximately **53% of full-year guidance**.



- Revenue grew 16.4% YoY in 2Q2025, supported by **LFL revenue growth of 7.0% YoY and network expansion in the rural**.
- EBITDA surged 83.0% YoY in 2Q2025, thanks to improved logistics efficiency and operating leverage. **NPAT margin maintained positive**.



- Revenue reported a 15.1% YoY revenue decline in 2Q2025, resulting in a **1.5% YoY decrease** for 1H2025 overall.
- This was impacted by **temporary disruptions in the general trade (GT)** sales channel and **internal strategic adjustments** in response to market volatility.
- EBITDA margin, however, remained **resilient at 25.6%** in 1H2025.



- Revenue grew 30.7% YoY in 2Q2025, driven by **high live hog prices, increased sales volume in farm segment, and improved porker value**.
- NPAT margin rose to 10.4% in 2Q2025, up 1,200bps YoY, driven by a 250bps **EBITDA margin expansion** to 9.5% and a **non-cash gain** from a renegotiated long-term supplier agreement.



- Revenue grew 10.8% YoY in 2Q2025, driven by **stronger transaction volumes from delivery**, up 26.0% YoY, and **increased revenue contribution from food**, up 170bps to 8.2%.
- NPAT margin rose to 9.9% in 2Q2025, up 200bps YoY, driven by **gross profit margin and operating leverage improvement**.



- Revenue grew 27.9% YoY in 2Q2025 on an LFL³ basis, driven by **higher metal prices, and sales volume of flourspar and copper**.
- NPAT improved by VND400 billion in 2Q2025, driven by the **deconsolidation of HCS, increased price and sale volume, lower unit production cost** due to increased feed grade and **lower interest expense**.

(1) The revenue and EBITDA breakdown serves to emphasize key components, but it is intentionally not exhaustive in nature.

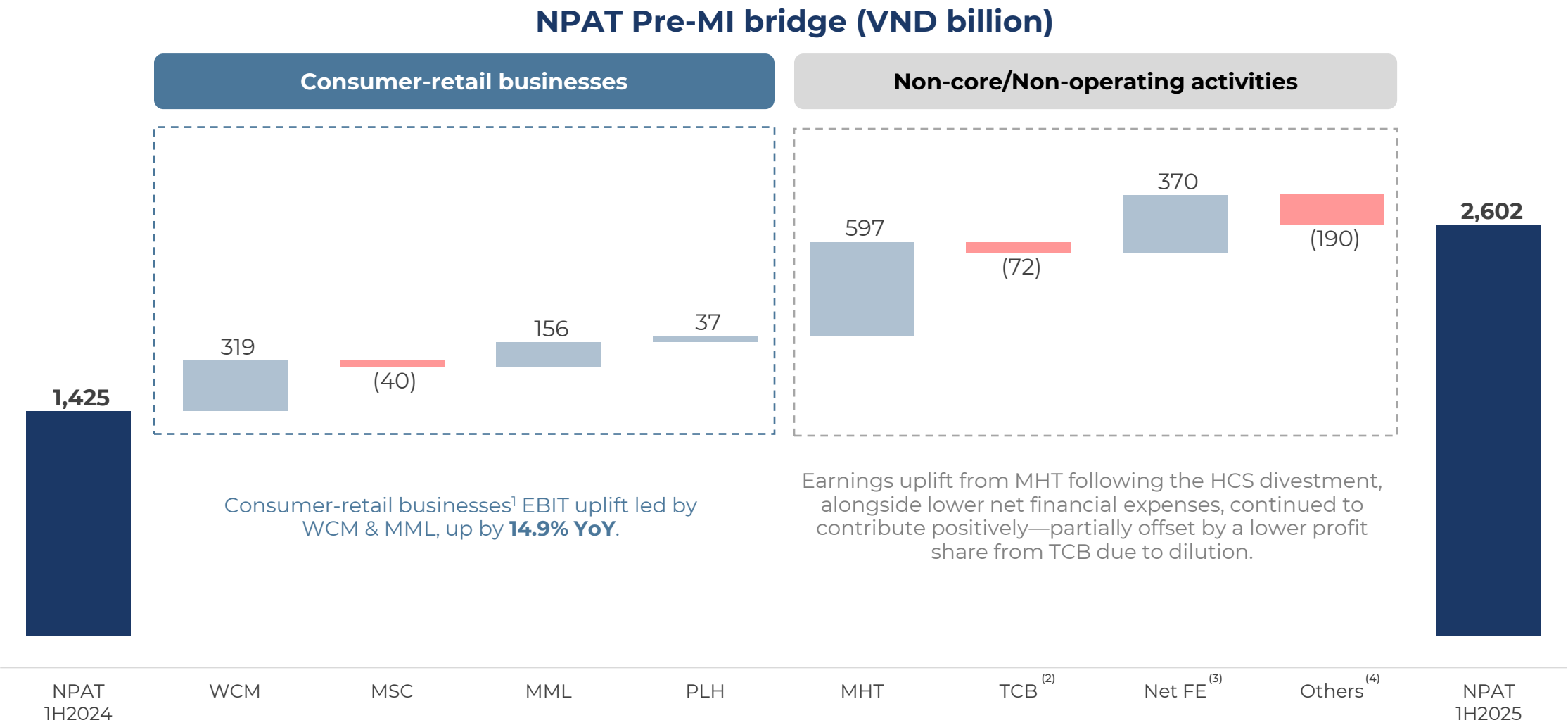
(2) Excluding contribution of H.C.Stark ("HCS") in 2024 for like-for-like comparison with 2025 figures.


(3) Masan Consumer Corporation is currently listed on the UPCoM stock exchange under the ticker MCH and does not include the beer business Masan Brewery. To allow more consistent reporting, Masan Consumer Corporation will be reported as MCH, which used to be the abbreviation for Masan Consumer Holdings.

(4) MBC is Masan Brewery, the beer business unit

(5) TCB PBT reported 0.9% YoY increase; however, Masan's consolidated share from TCB recorded a decrease due to dilution impacts from ESOP.

1H25 NPAT nearly doubled YoY, driven by consumer EBIT uplift and improved financial expenses management





MASAN GROUP

(1) Excluding Masan Brewery ("MBC").

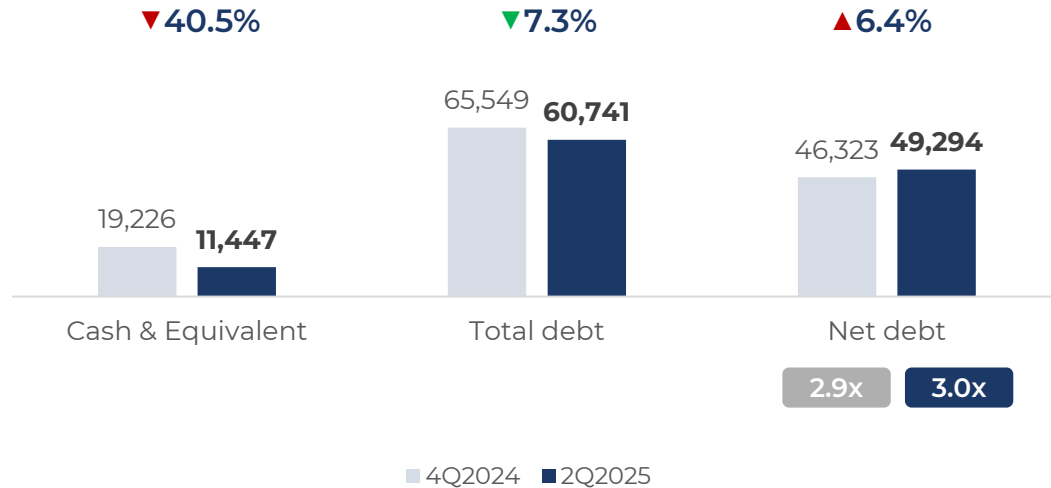
(2) This is Masan's consolidated share from TCB, which saw a decrease due to TCB's dilution impacts from ESOP.

(3) Net FE refers to net financial expenses.

(4) Others refer to MBC, WinEco's and Mobicast's impact on profits, taxes, and other non-operating profit/loss items (TCB ESOP dilution impact, non-cash gain from a renegotiated long-term supplier agreement...).

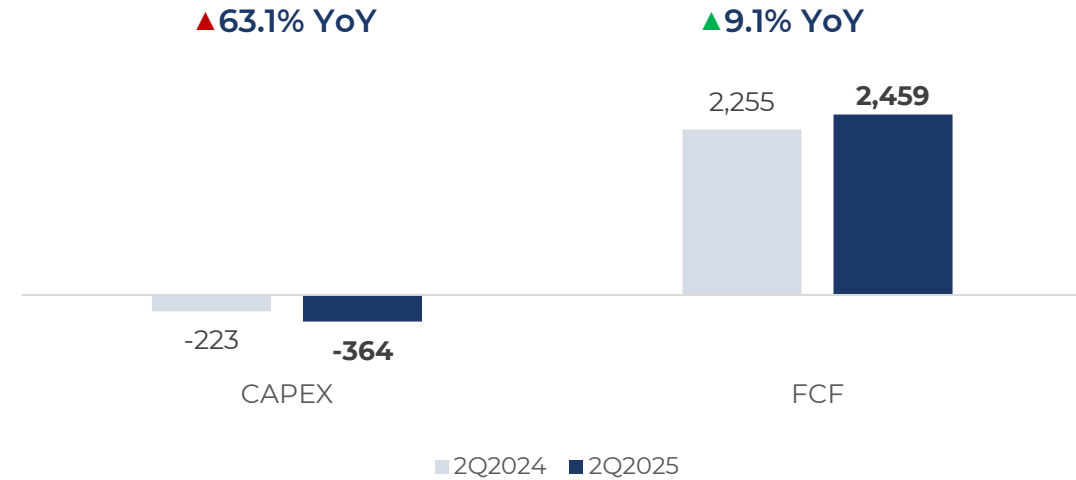
Net debt to EBITDA remained stable at 3x in 2Q

MSN (Cash & Debt)⁽¹⁾ VND billion



- As of 2Q2025, MSN has paid down debt, other liabilities and increased its ownership in MCH and WCM. These actions **streamlined both the company's balance sheet and ownership structure of its consumer-retail subsidiaries.**
- As a result, cash and treasury assets declined. Despite outflows, Net Debt/EBITDA remained stable at 3.0x.
- Recently, MSN secured a **USD300 million unsecured loan (plus USD50 million greenshoe)** with a 4-year tenor and rates 1.5%–1.89% lower than prior borrowings—**saving ~VND500 billion over four years.** Proceeds will refinance costlier debt, with full FX hedging to ensure stability and optimize capital structure.

MSN Cash Flow (Capex, FCF) VND billion



- FCF improved slightly by 9.1% YoY in 2Q2025, **driven by enhanced earnings, offset by increased capex.**
- The YoY increase in 2Q2025 capex was primarily driven by MCH, with key investments focused on **ready-to-drink tea and chili sauce production lines.**



03

2Q2025 Business Segments Commentary

WCM saw accelerated profitable growth momentum in 2Q2025...

Healthy top-line growth & positive NPAT margin WCM's Highlights

▲ **16.4%** YoY

2Q2025 Revenue increased to VND9,130 billion

▲ **83.1%** YoY

2Q2025 EBITDA increased to VND314 billion

▲ **VND159 billion** YoY

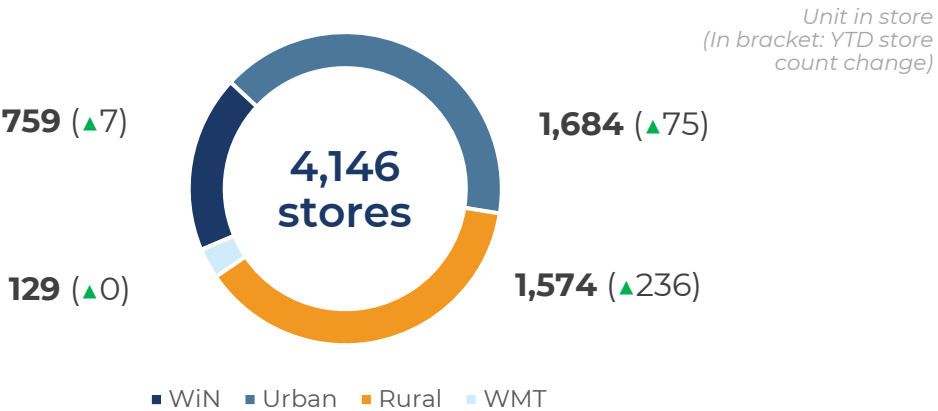
2Q2025 NPAT Pre-MI increased to VND10 billion

- Net revenue increased 16.4% YoY in 2Q2025, **driven by strong LFL¹ growth of across all minimarts and new store openings**. Notably, rural minimarts delivered 12.4% LFL YoY growth, underscoring strong consumer adoption in underserved markets. As a result, approximately **75% of new store openings (NSOs) in 1H2025 were in the rural format**.
- Minimart (WMP) expanded with 318 net new stores by 2Q2025 — keeping **WCM on track to achieve its full-year NSO guidance** of 400–700 stores.
- The Central region led in LFL performance, prompting over 50% NSOs to be concentrated in that region as of 2Q2025.
- **Profitability momentum continued in 2Q2025, with net profit and margin expansion accelerating.**
 - NPAT margin grew by 200bps YoY, an accelerated improvement from the 160bps YoY gain recorded in 1Q2025.
 - Additionally, NSO in the first half of 2025 have, on the whole, achieved profitability.

...which are driven by strong business fundamentals.

45% of high-case store target achieved

Store count by format in 2Q2025

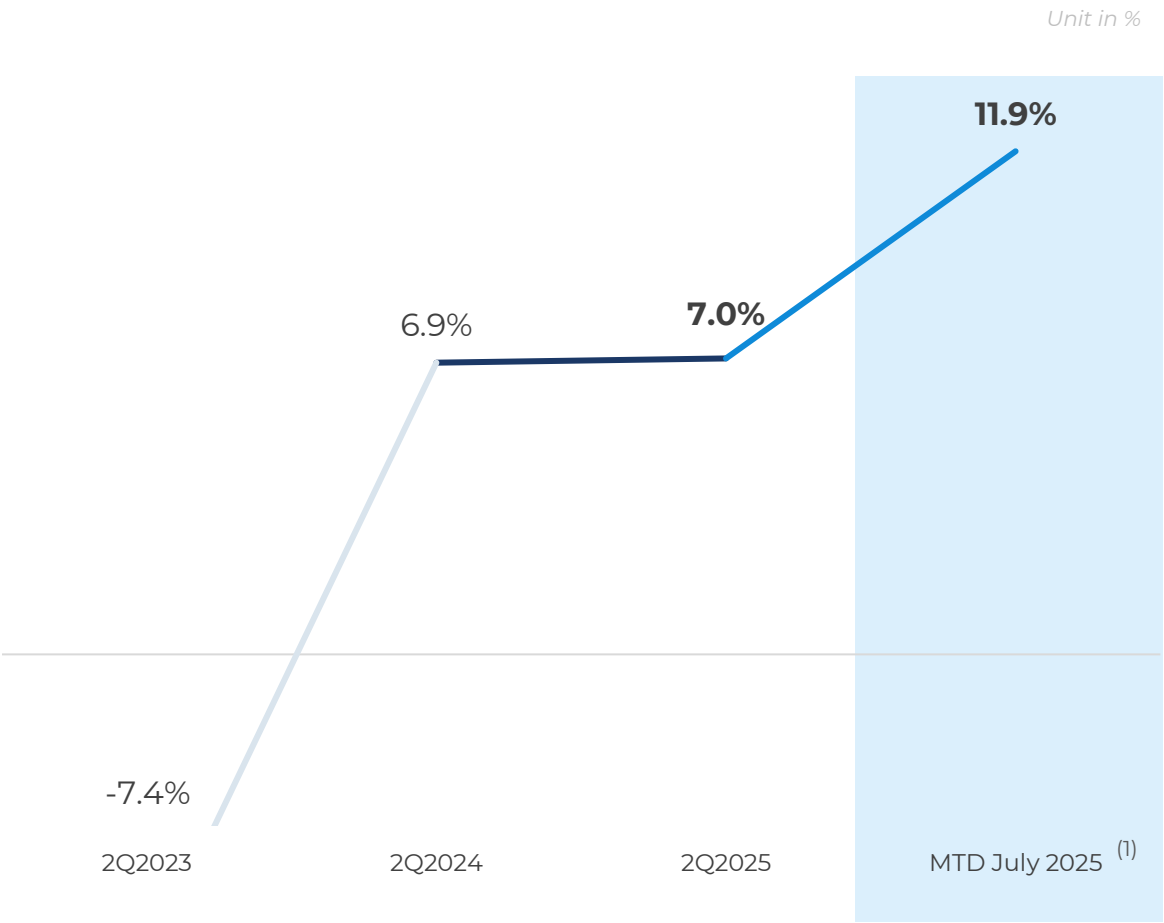


Store count over from 2Q2024 – 2Q2025



LFL growth accelerated to 7.0% YoY in 2Q2025

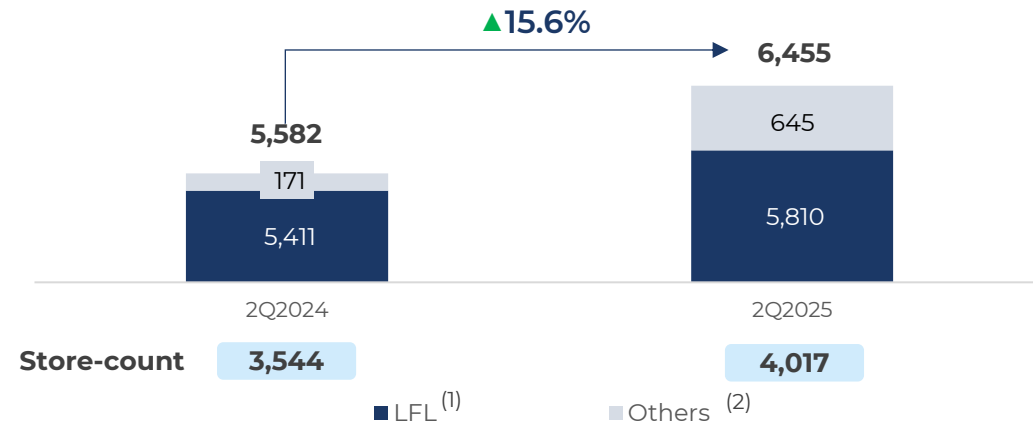
YoY growth of LFL revenue for WCM



LFL Revenue of minimarts increased 7.4% YoY in 2Q, fueled by strong foot traffic

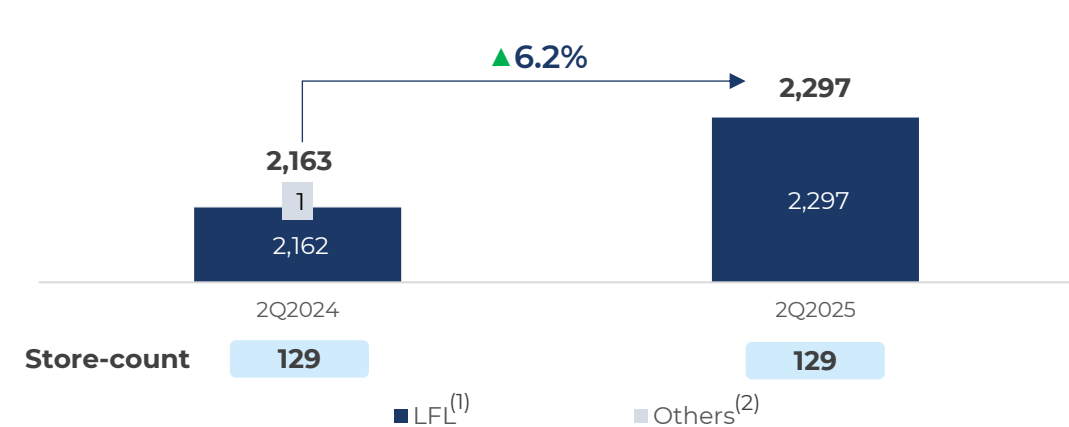
Revenue from Minimarts (“WMP”)

Unit in VNDbn



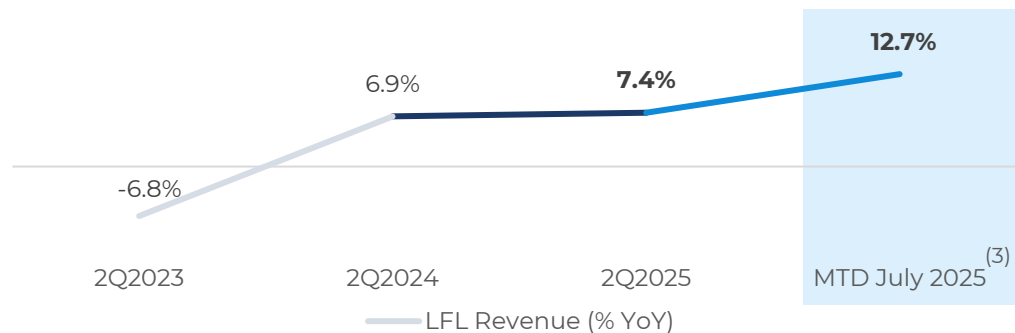
Revenue from Supermarket (“WMT”)

Unit in VNDbn



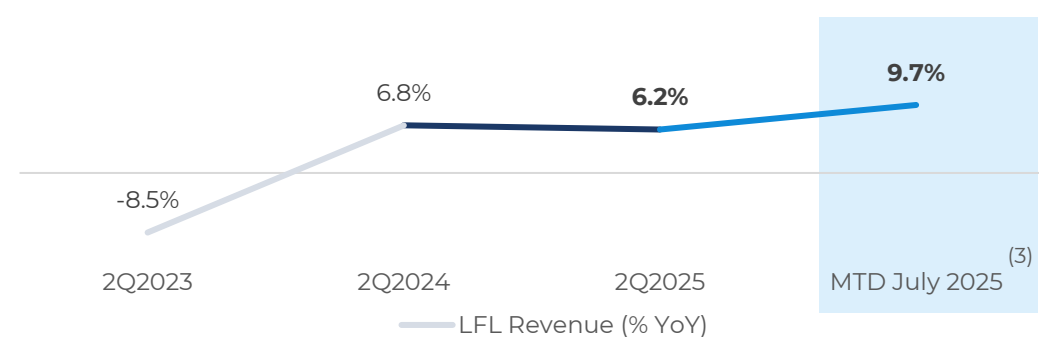
LFL revenue of WMP

Unit in % YoY



LFL revenue of WMT

Unit in % YoY



Tailored store formats driving growth across target segments



WiN

759 stores as of 2Q2025 (▲**7** stores)

Target segment: **Municipal Cities¹**
One-stop shop for daily needs, addressing 80% of consumer wallet share

9.6%

2Q2025
Revenue growth

8.8%

2Q2025
LFL Rev growth

5.8%

2Q2025 Store EBITDA
(vs. **5.8%** in 2Q2024)



WinMart+ Urban

1,684 stores as of 2Q2025 (▲**75** stores)

Target segment: **Urban**
Daily grocery shopping; Value-for-money produces

7.9%

2Q2025
Revenue growth

3.3%

2Q2025
LFL Rev growth

6.2%

2Q2025 Store EBITDA
(vs. **5.4%** in 2Q2024)



WinMart+ Rural

1,574 stores as of 2Q2025 (▲**236** stores)

Target segment: **Rural**
Grocery in rural areas, with limited fresh offerings & value-for-money FMCGs

33.8%

2Q2025
Revenue growth

12.4%

2Q2025
LFL Rev growth

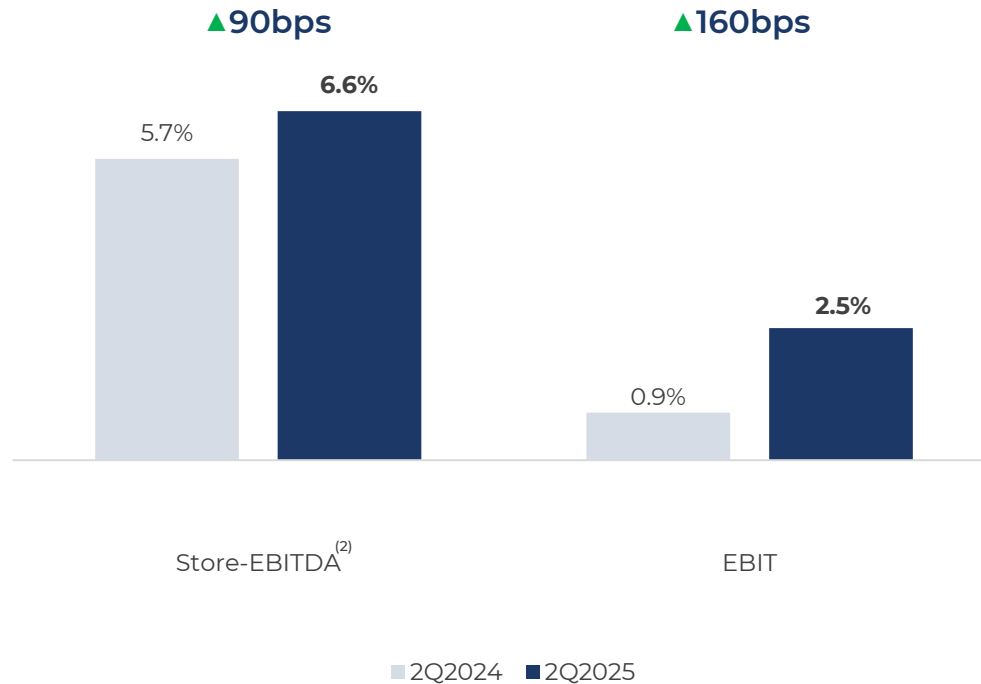
8.0%

2Q2025 Store EBITDA
(vs. **6.0%** in 2Q2024)

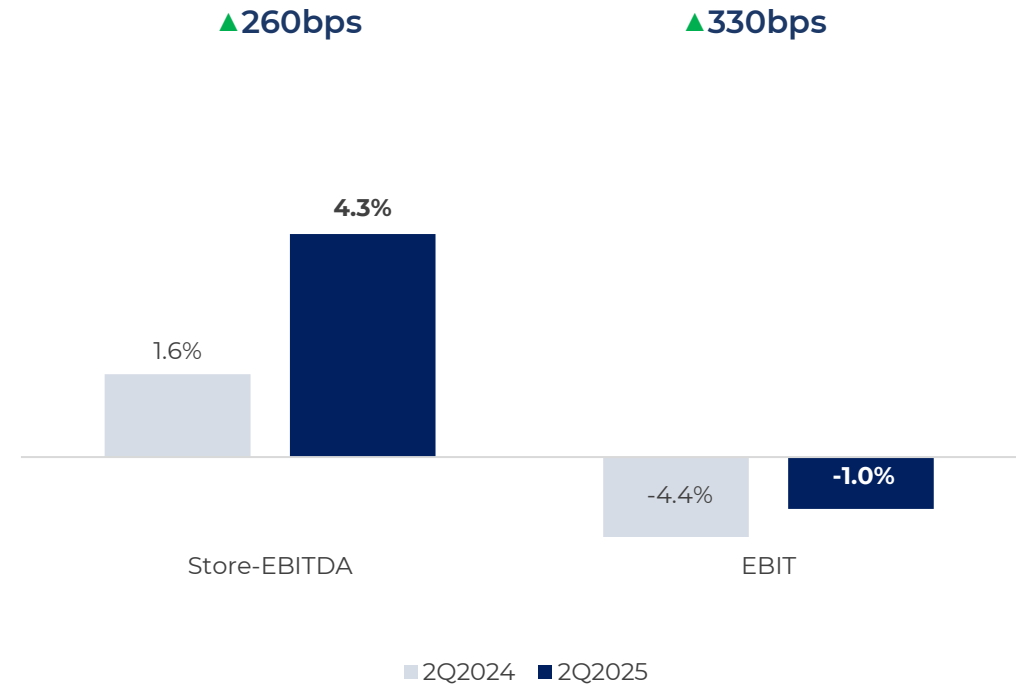


Both minimarts and supermarkets delivered strong profitability uplift

WMP LFL⁽¹⁾ margins



WMT LFL⁽¹⁾ margins



- 2Q2025 saw continued LFL margin improvements across both WMP and WMT formats, driven by **strong topline growth and enhanced operating leverage**.
 - Notably, WMT's LFL gross margin improved by 90bps YoY in 2Q2025, supported by **better logistics cost management and shrinkage control**.
- Both formats also reduced LFL operating costs in 2Q2025, with WMP and WMT improving by 100bps and 170bps YoY, respectively, driven by **stronger operating leverage**.

A temporary disruption in the GT channel due to new household business tax

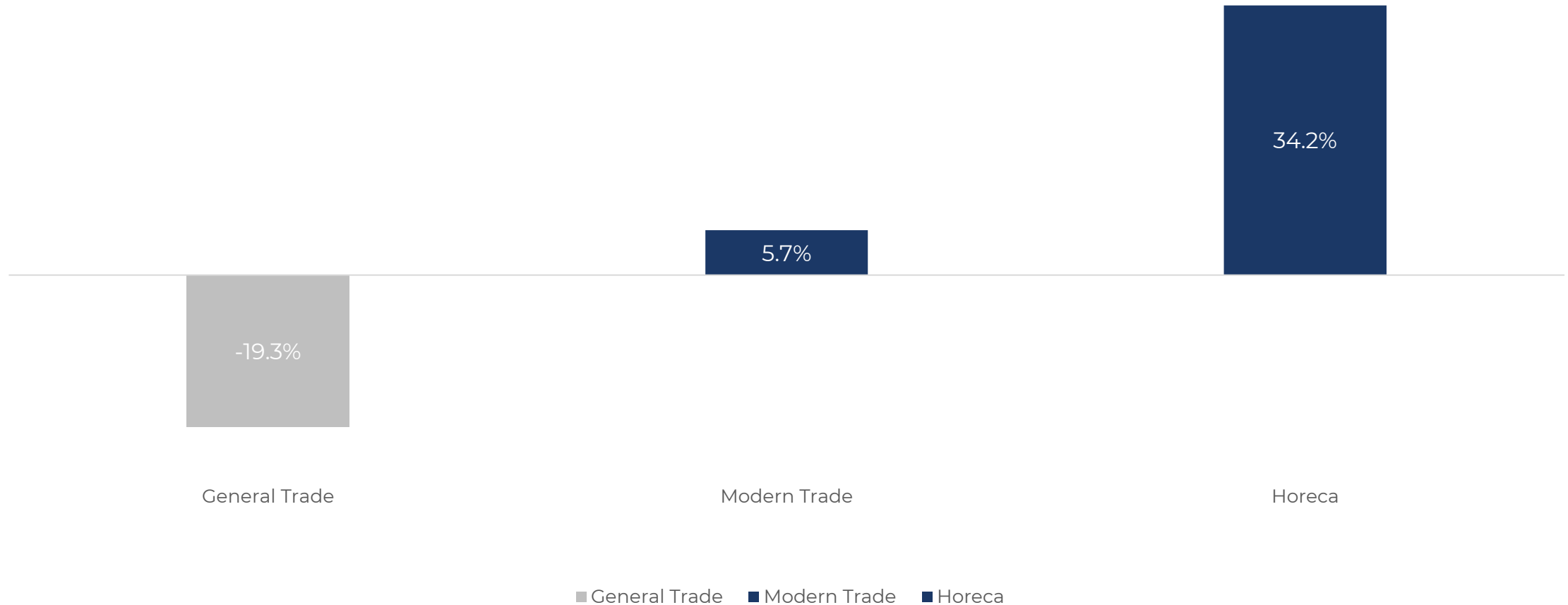


Destocking occurred organically as
retailers were concerned about impact
of tax on their businesses

The estimated revenue loss of
VND600 - 800 billion in 2Q2025

GT temporary disruption proved our investment in new growth channel and the integration into Masan's platform

MCH revenue growth by channel (%)



Our categories remain competitive with sustained market shares despite disruption in distribution



2024 – 1H2025

Fish sauces

Chili sauces

Convenience Foods

Energy Drinks

Market size growth

▼0.7%

▲3.2%

▼2.2%

▼0.7%

MCH market share change

▼1.1%

▼0.6%

▲0.3%

▲0.3%

Due to rising counterfeit activity, against which we have taken firm and **proactive measures**

Sales run-rate has rebounded since July, following the temporary impact of our February 2025 pricing adjustment.

Omachi grew 2.2% YoY in 2Q, continuing to lead premiumization efforts, capturing an **additional 0.8% market share**.

Revenue of Wake-up 24/7 fell 28% YoY, yet market share gains underscore competitive resilience

MCH faces volume softness amidst 2Q headwind with channel disruption

MCH's financial performance

▼ **15.1%** YoY

2Q2025 Revenue decreased to VND6,276 billion

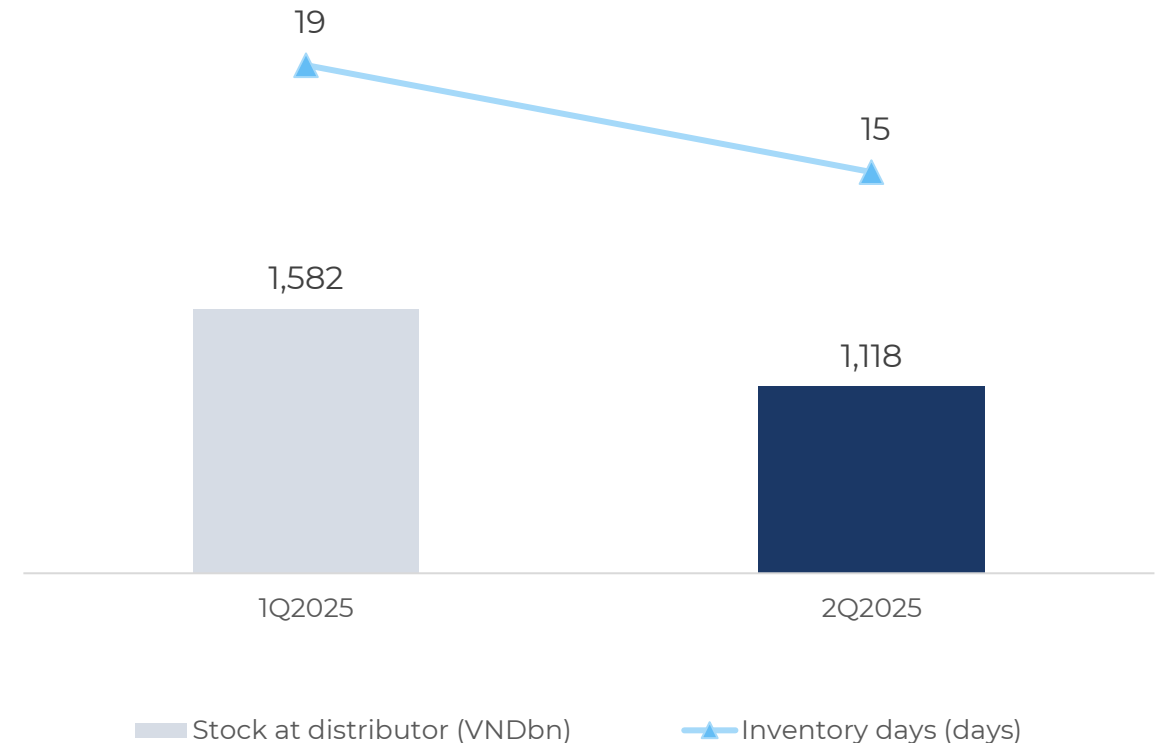
▼ **12.9%** YoY

2Q2025 EBITDA decreased to VND1,605 billion

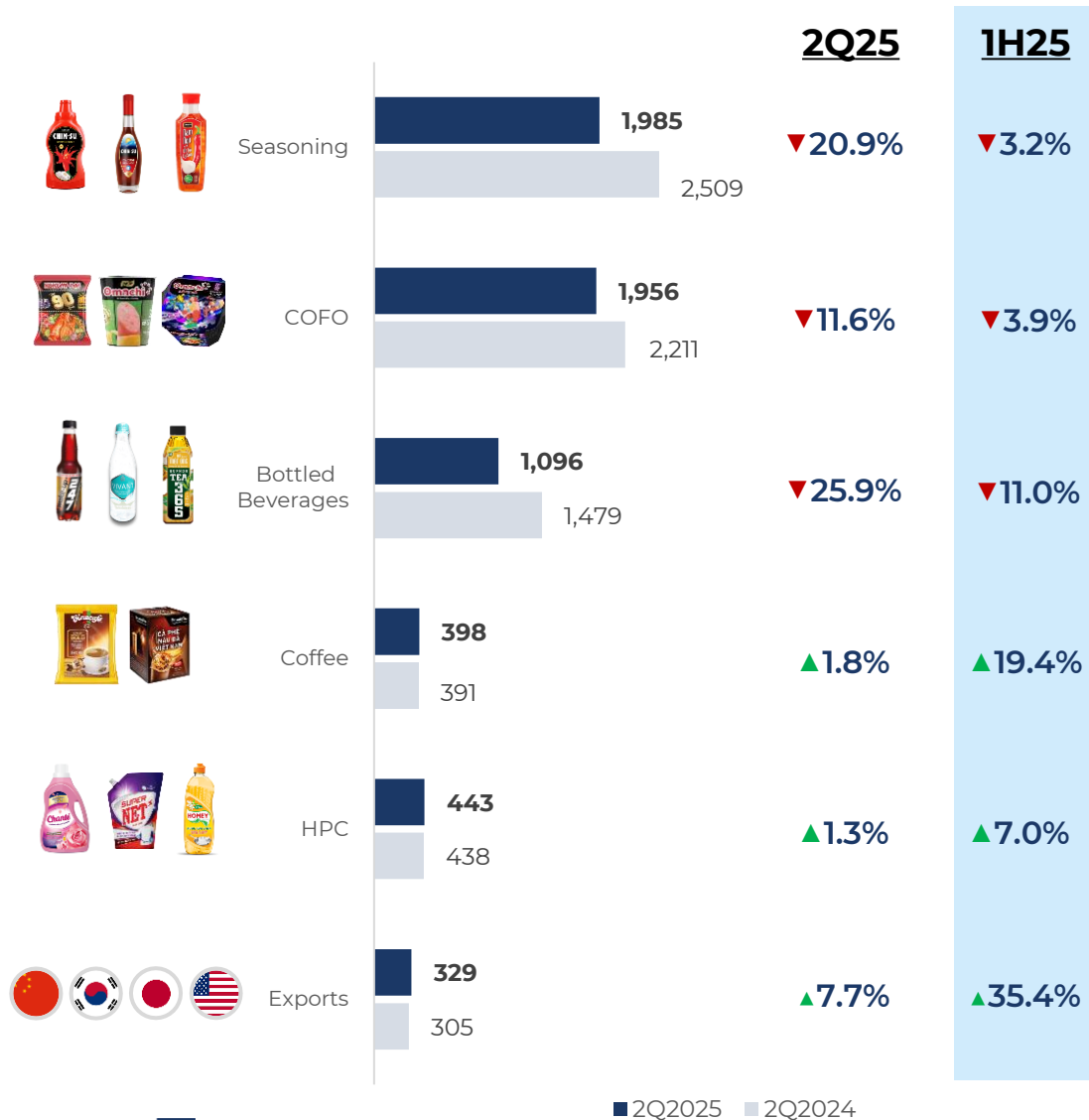
▼ **25.2%** YoY

2Q2025 NPAT Pre-MI decreased to VND1,338 billion

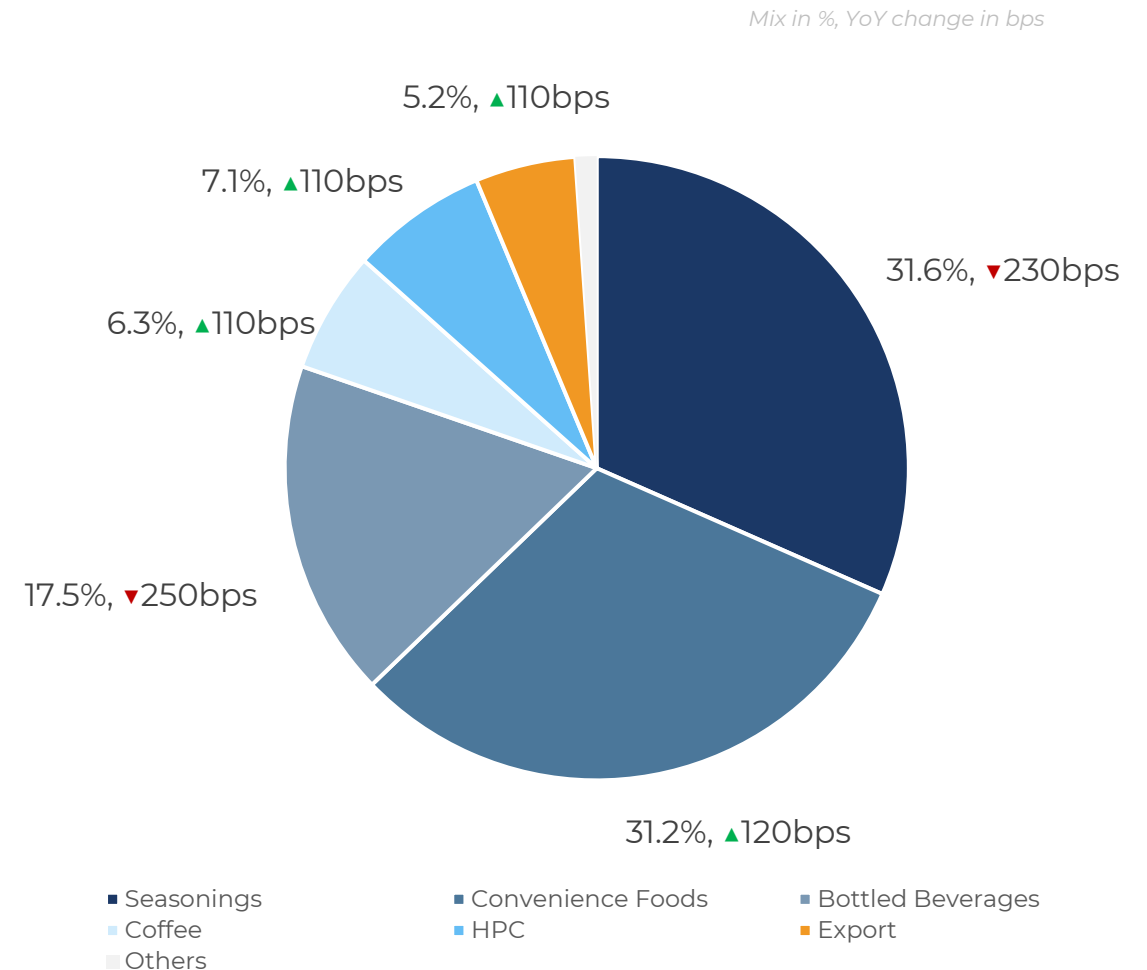
Reducing stock level at distributors



Coffee, HPC and exports helped offset softer volumes in other categories



MCH's revenue mix in 2Q2025



Shifting towards direct coverage and reducing reliance on Big Traditional Retailers to “take our destiny in our own hands”...

Laying the groundwork for future growth, which takes time to translate into visible growth momentum

Sales team restructuring

Transitioned from a fixed-route model to geographical coverage, enabling independent expansion into new stores

▲ **62%**

Outlet coverage¹ in pilot region as of 1H2025 vs 1H2024

Improve direct coverage

Building technology

Drive sales manager productivity & build direct touchpoints to outlets and consumers

Average monthly outlet coverage per salesman² in 1H2025

87 Outlets
(▲48% YoY)

Pilot region

80 Outlets
(▲7% YoY)

Other region

Improve salesman efficiency

Managing cost to serve

Savings from trade promotion to invest in salesforce & retailing activities

30%

Target contribution of Big Traditional Retailers in GT Revenue (vs. 1H25 at 60%)

Reduce reliance on Big Traditional Retailers

...and build long-term competitive advantages for MCH to grow sustainably.



**Accelerating
Innovations**



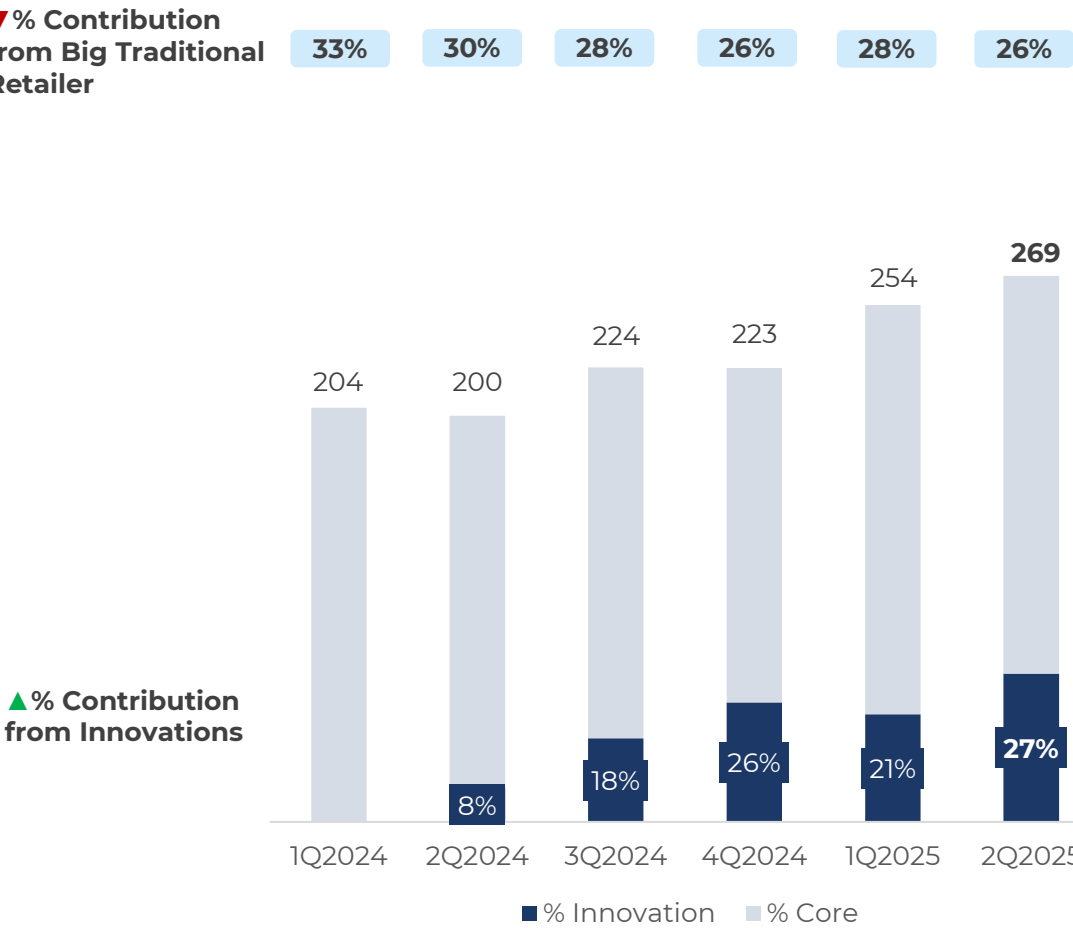
**Improving
Shopper
Marketing**



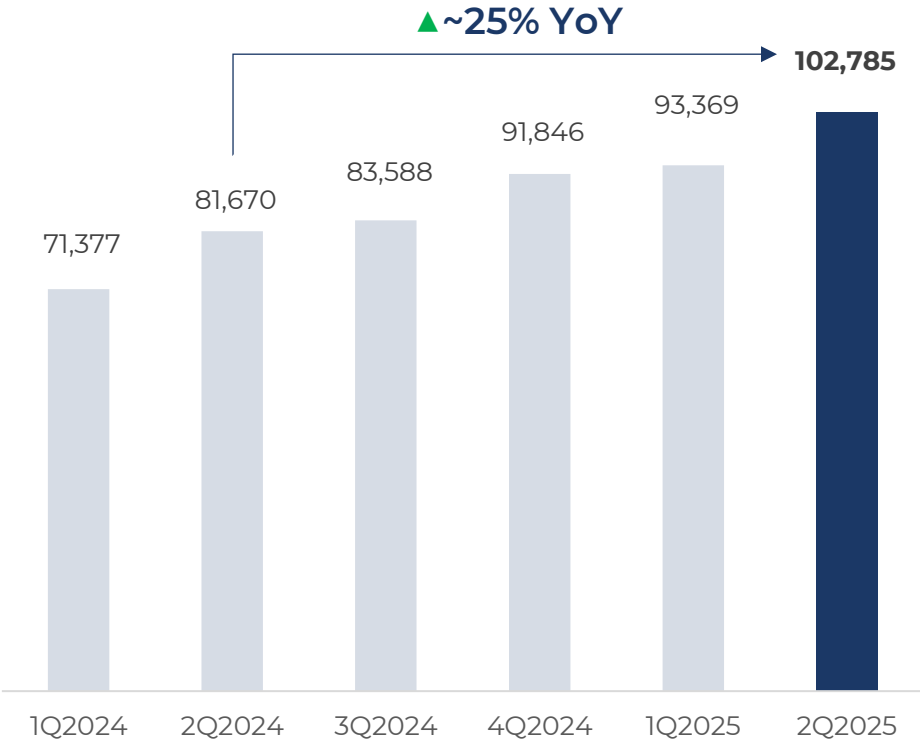
**Effective
Inventory
Management at
Retailers**

HCB Case study: Investment in salesforce to expand coverage enhanced revenue contribution from innovation

Heo Cao Boi (“HCB”)’s Revenue in GT channel



GT Monthly Active Outlets



MML topline grew thanks to favorable live hog prices and sales volume uplift across farm and meat segment

MML performance

▲ **30.7%** YoY

2Q2025 Revenue increased to VND2,340 billion

▲ **78.3%** YoY

2Q2025 EBITDA increased to VND223 billion

▲ **VND281** billion YoY

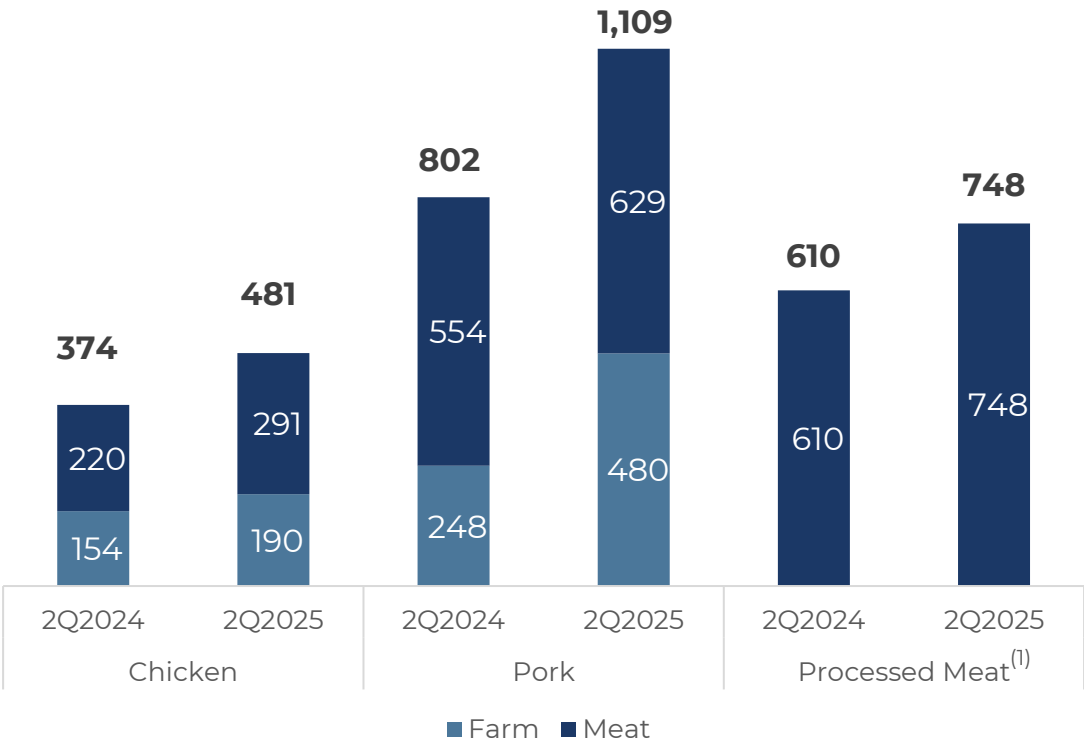
2Q2025 NPAT Pre-MI increased to VND249 billion

Revenue by meat-type

Unit in in VNDbn

Farm: ▲66.4% YoY

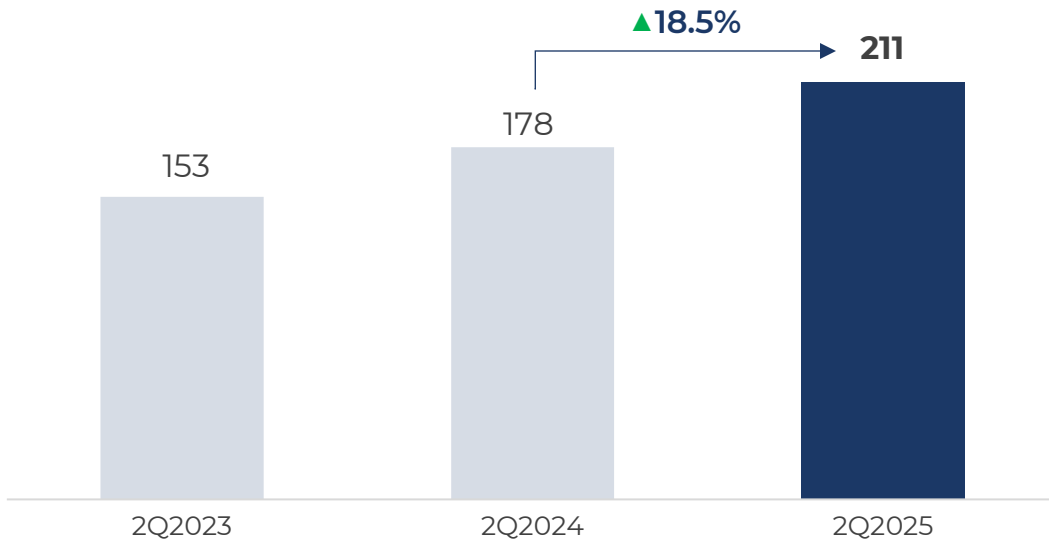
Meat: ▲20.5% YoY



Processed meat grew ~23% YoY, driven by innovations

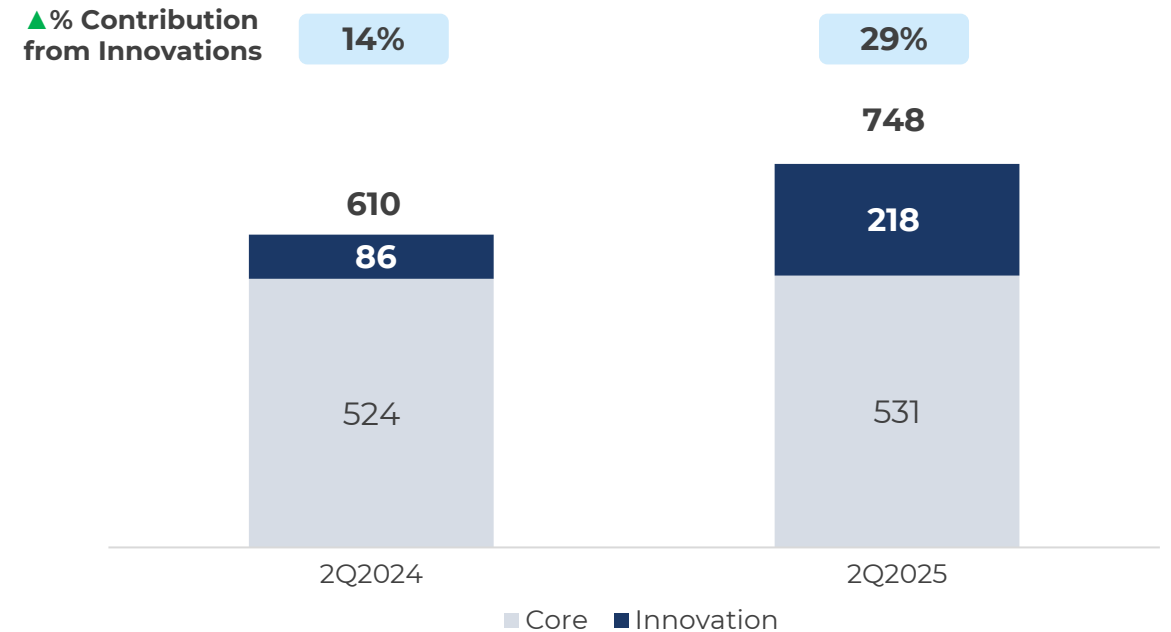
Heo Cao Boi & Ponnies average monthly sales

Unit in VNDbn



Innovations contribution of processed meat

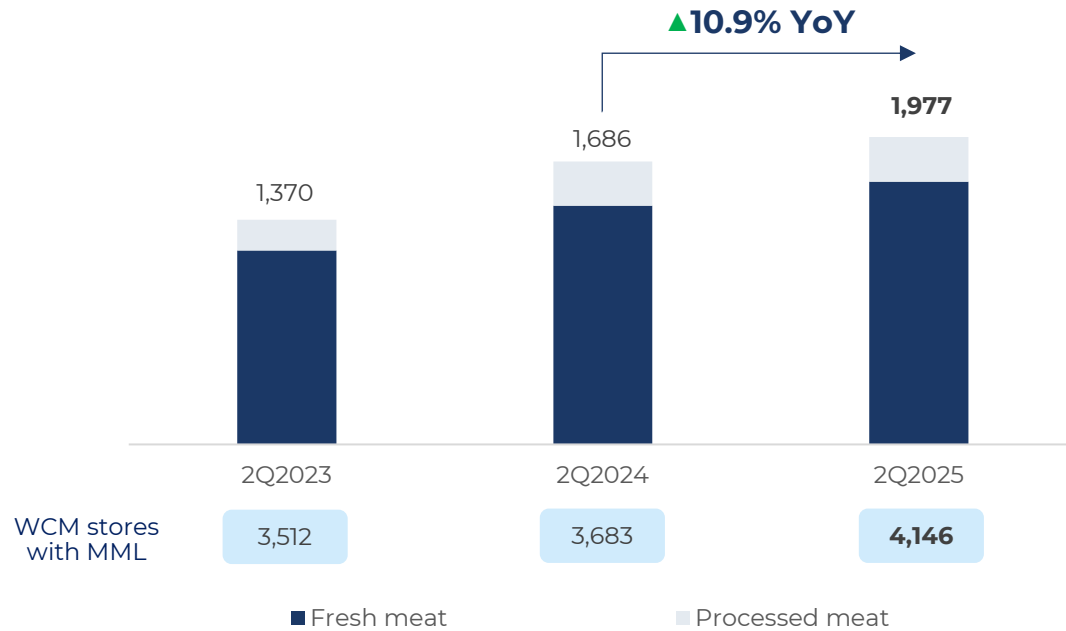
Unit in % of Processed meat revenue



- Processed meat grew 22.6% YoY in 2Q2025, driven by innovation growth.
- Heo Cao Boi and Ponnies together recorded VND211 billion in combined average monthly revenue as of 2Q2025, up by 18.5% YoY—bringing them closer to “Power Brand” status.
- Processed meat’s innovations contributed 29% of processed meat revenue, up from 14% in 2Q2024 — a 2.5x YoY increase in absolute value.

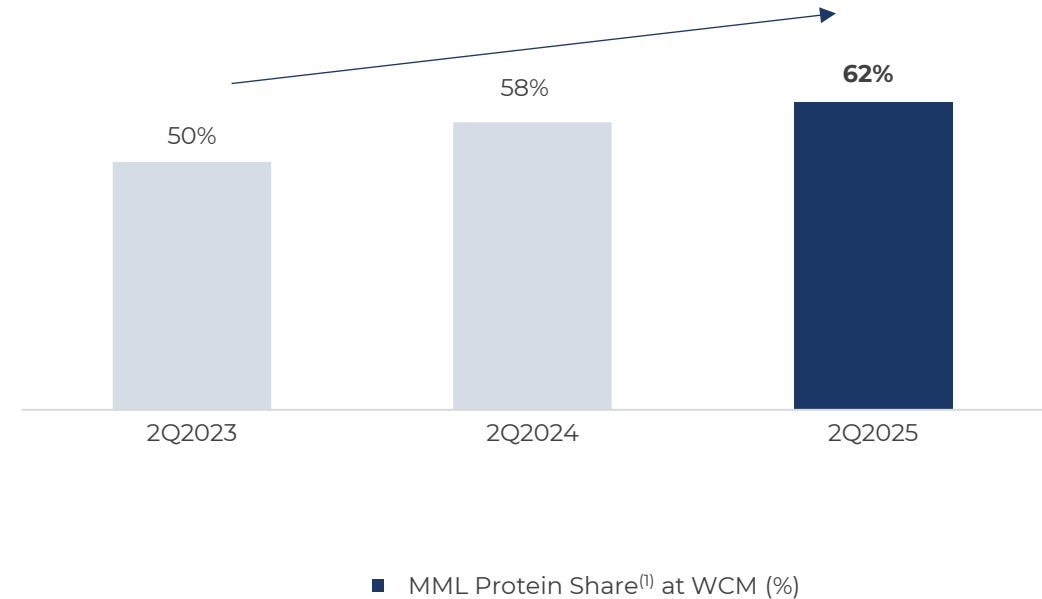
MML maintained leadership at WCM with 62% protein share in 2Q

MML ADS at WCM outlets (000' VND/day/POS)



- In tandem with the rollout of 318 new WCM stores in 1H2025, MML increased its growth at WCM's store with **average daily sales per store increasing by 10.9% YoY.**

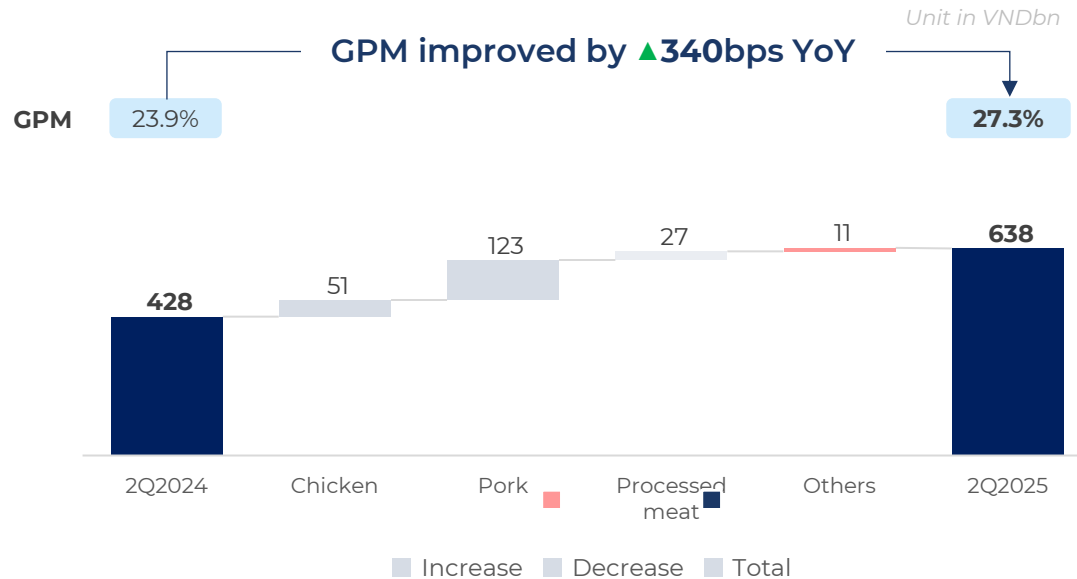
MML Set to Lead Protein Share Within WCM



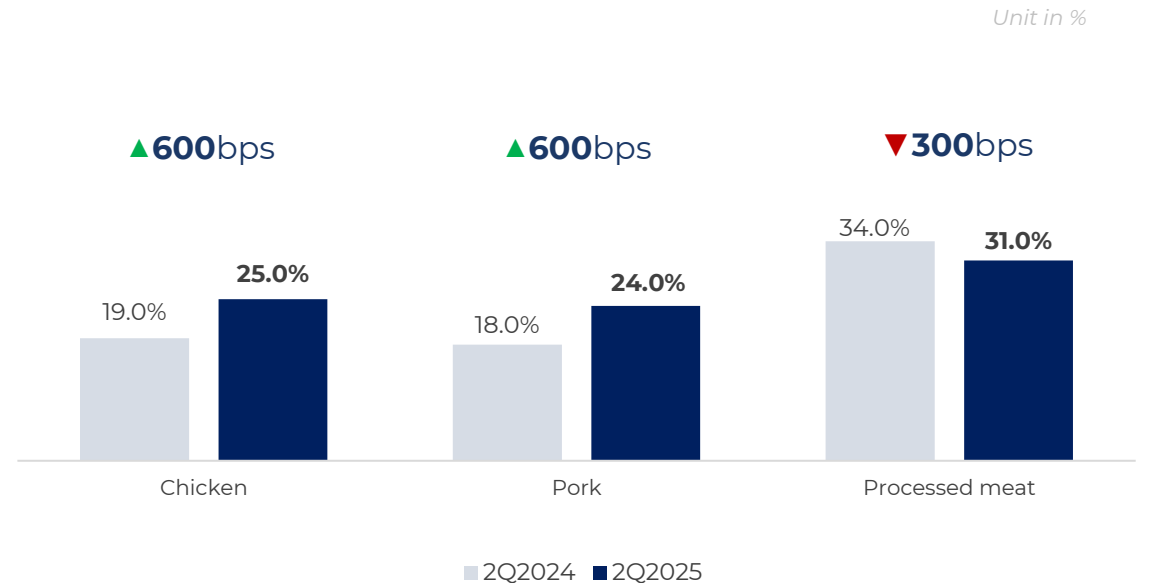
- In 2Q2025, MML remains the leading protein brand at WCM, holding a 62% market share and **maintaining leadership in both the fresh and processed meat categories.**
 - In fresh meat, 3F and MeatDeli collectively captured 91% market share at WCM in 2Q2025, up 300bps QoQ.
 - In processed meat, MML grew its share to 29% in 2Q2025, a 400bps increase QoQ, fueled by successful innovation launches that reinforce consumer trust and brand strength.

MML's margin uplift driven by lower unit costs and improved porker value utilization

Gross profit by meat-type



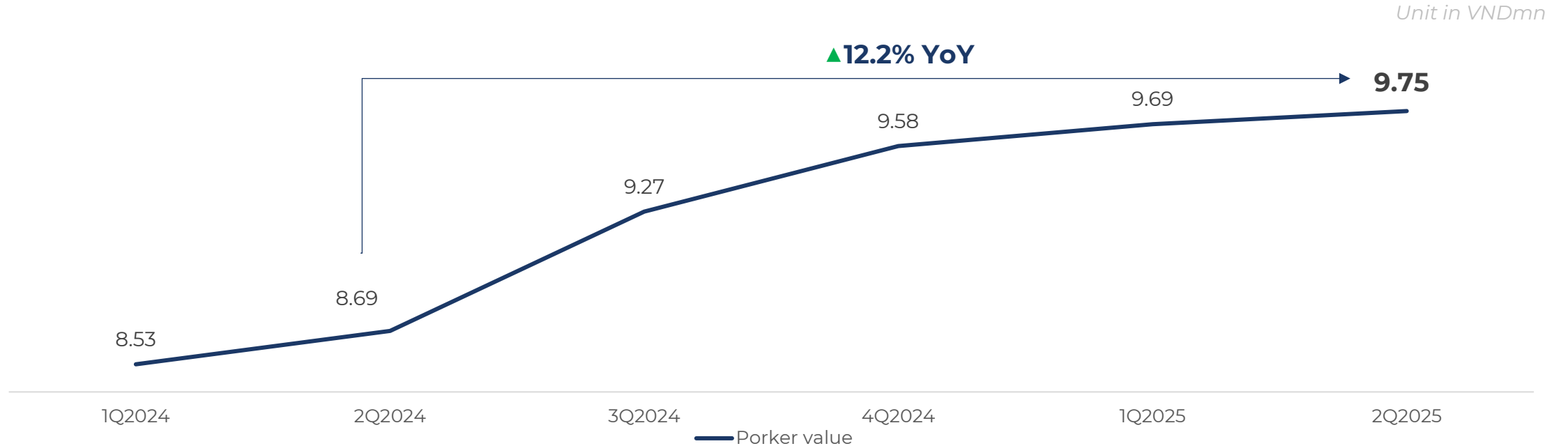
Gross margin by meat-type



- Gross margin achieved 27.3%, up by 340bps YoY in 2Q, driven by better farming operations for both chicken and pork.
 - Chicken gross margin benefited from **increased in DOC sales volume** and **lowered chicken farm unit production cost—down 6.6% YoY**.
 - Pork's gross margin benefited from overall **higher selling prices** due to high live hog prices and **lowered pig farm unit production cost—down 8.0% YoY**.
 - Processed meat's gross margin saw a decrease as a result of higher input cost from high live hog prices and meat import.
- EBIT margin achieved 4.5% in 2Q2025, up 420bps YoY. Additionally, MML's NPAT Pre-MI recorded 10.6% in 2Q2025, up by 1210bps YoY, due to non-cash income of VND196 billion, arising from the renegotiation of the commercial agreement with supplier.

Operational efficiency lifts porker value by ~12% YoY in 2Q2025

Porker value over the quarters



- In 2Q2025, total porker value rose 12.2% YoY, **driven by higher porker yield in the B2C channel** and **price adjustments in response to elevated input costs**. The uplift also reflected **increased utilization of porker in processed meat production** and **enhanced value recovery from utilizing specialty parts such offal and blood** through fresh meat innovation initiatives.
 - Porker utilization in processed meat production increased to 7.4% for 2Q, up 60bps YoY.
 - Fresh meat innovations to increase value of leftovers continued to drive uplift in gross margin for the B2B sale channel.

■ MML has been consistently improving operational efficiency in farm businesses and porker utilization for meat segments

-8.0%

*Pig farm unit
production cost
(vs. 2Q2024)*

-6.6%

*Chicken farm unit
production cost
(vs. 2Q2024)*

7.4%

*Porker utilization
in processed meat
(vs. 7.4% in
2Q2024)*

12.2%

*Porker value
growth
(vs. 2Q2024)*

PLH's net margin improved 200bps YoY amidst store refinement

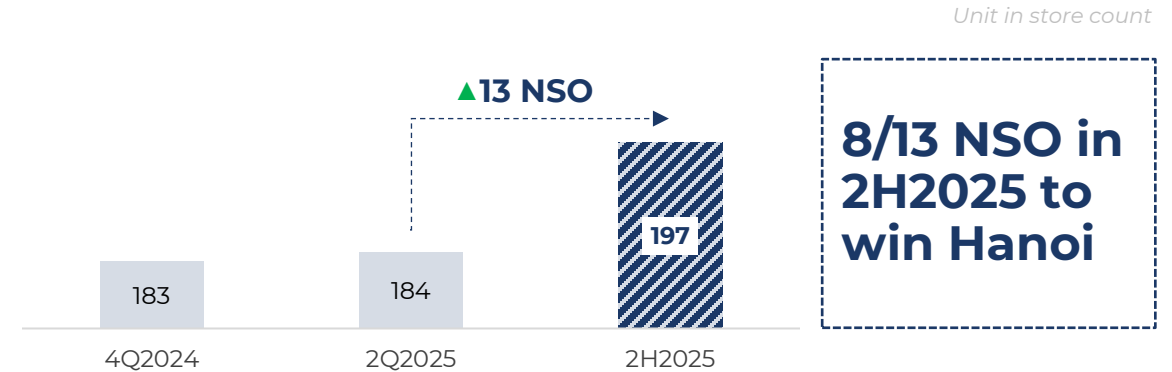
PLH's financial performance

▲ **10.8% YoY**
2Q2025 Revenue increased to VND434 billion

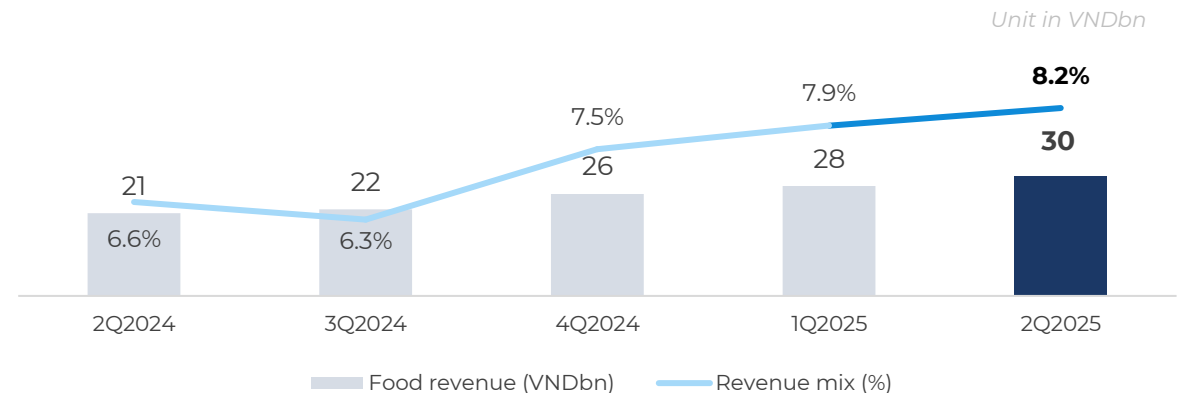
▲ **13.0% YoY**
2Q2025 EBITDA increased to VND80 billion

▲ **38.8% YoY**
2Q2025 NPAT Pre-MI increased to VND43 billion

Winning Hanoi with 8 flagship locations¹ in 2H2025



Food emerges as key driver of bill size growth



Favorable prices and strategic deconsolidation of HCS supported MHT's 2Q result

MHT's financial performance

▲ **27.9% YoY**

2Q2025 Revenue increased to VND1,614 billion

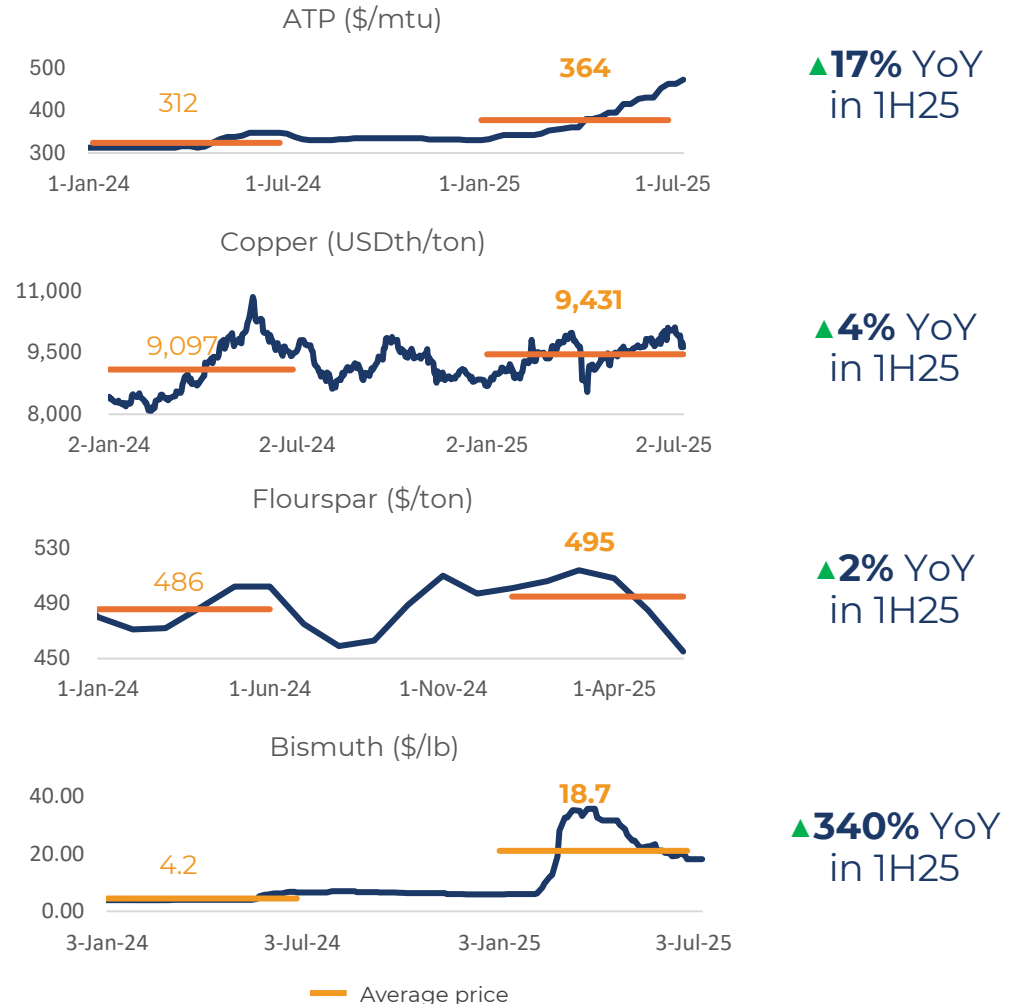
▲ **32.5% YoY**

2Q2025 EBITDA increased to VND563 billion

▲ **VND400 billion YoY**

2Q2025 NPAT Pre-MI increased to VND6 billion

Uptrend in key commodity markets



04

2025 Outlook and Guidance Update



2Q2025: Masan's Guidance Progress Tracker

	FY2025 Base-case to High-case	1H2025	Status
MSN			
Revenue – LFL	7% - 14%	7.1%	On track
EBITDA - LFL	5% - 14%	11.0%	On track
MCH			
Revenue	8% - 15%	-1.5%	Under
EBITDA	6% - 12%	-0.9%	Under
WCM			
NSO (stores)	400 – 700	318	On track
Revenue	8% - 12%	13.4%	Outperform
EBITDA	23% - 32%	60.6%	Outperform
MML			
Revenue	8% - 14%	25.6%	Outperform
EBITDA	-5% - 1%	61.2%	Outperform
PLH			
Revenue	18% - 36%	10.3%	Under
EBITDA	20% – 45%	22.0%	On track
MHT			
Revenue – LFL	3% - 19%	20.0%	Outperform
EBITDA - LFL	-15% - 18%	70.4%	Outperform



Appendix

2Q2025 & 1H2025 consolidated results

(VND billion)	2Q2025	2Q2024	YoY (%)	1H2025	1H2024	YoY (%)
Revenue²	18,315	20,134	-9.0%	37,212	38,989	-4.6%
Revenue – LFL³	18,315	17,744	3.2%	37,212	34,753	7.1%
The CrownX	14,836	14,984	-1.0%	30,617	29,136	5.1%
MCH ⁴	6,276	7,388	-15.1%	13,764	13,968	-1.5%
MBC ⁵	98	161	-39.3%	187	311	-40.0%
WCM	9,130	7,844	16.4%	17,915	15,801	13.4%
MML	2,340	1,790	30.7%	4,409	3,510	25.6%
PLH	434	391	10.8%	858	778	10.3%
MHT	1,614	3,652	-55.8%	3,007	6,742	-55.4%
MHT – LFL ³	1,614	1,262	27.9%	3,007	2,505	20.0%
EBITDA²	3,748	3,826	-2.0%	7,751	7,108	9.1%
EBITDA – LFL³	3,748	3,669	2.2%	7,751	6,982	11.0%
The CrownX	1,882	1,935	-2.7%	4,154	3,885	6.9%
MCH ⁴	1,605	1,843	-12.9%	3,524	3,556	-0.9%
MBC ⁵	-10	-23	-58.6%	-17	-31	-45.4%
WCM	314	172	83.1%	676	421	60.6%
MML	223	125	78.3%	400	248	61.2%
PLH	80	71	13.0%	161	132	22.0%
MHT	563	582	-3.2%	976	699	39.7%
MHT – LFL ³	563	425	32.5%	976	573	70.4%
TCB	1,216	1,236	-1.6%	2,393	2,465	-2.9%
NPAT Pre-MI	1,619	946	71.2%	2,602	1,425	82.6%
NPAT Post-MI	1,032	503	105.4%	1,426	607	134.9%

Digital Transformation

Yuri Misnik



Masan Technology Mission and Vision



VISION

To be the AI-first digital backbone for Masan that transforms and enables all touchpoints of the ecosystem to connect and delight customers, deliver market-leading efficiency, and drive growth through innovative technology solutions

MISSION

EMPOWER MASAN TO LEAD AND GROW IN THE DIGITAL AGE:



Rapidly developing and deploying best-in-market technology solutions to grow and differentiate ourselves from competitors



Delivering seamless, personalized customer and employee experiences



Optimizing operations and supply chain through real-time data-driven insights and automation



Harnessing the power of data and AI to drive decision-making, enhance customer experiences, and competitive advantages



Fostering a culture of innovation, agility, and cybersecurity awareness



Delivering robust, secure, and scalable technology and data platforms

Key Technology Principles

Principles enabling the growth



Speed

Fast development, experiments and learning



Flexibility

Readiness to change, when necessary



Reliability

Reliability and security at the world level



Expertise

Highly developed tech competencies

Efficiency Principles



Efficiency

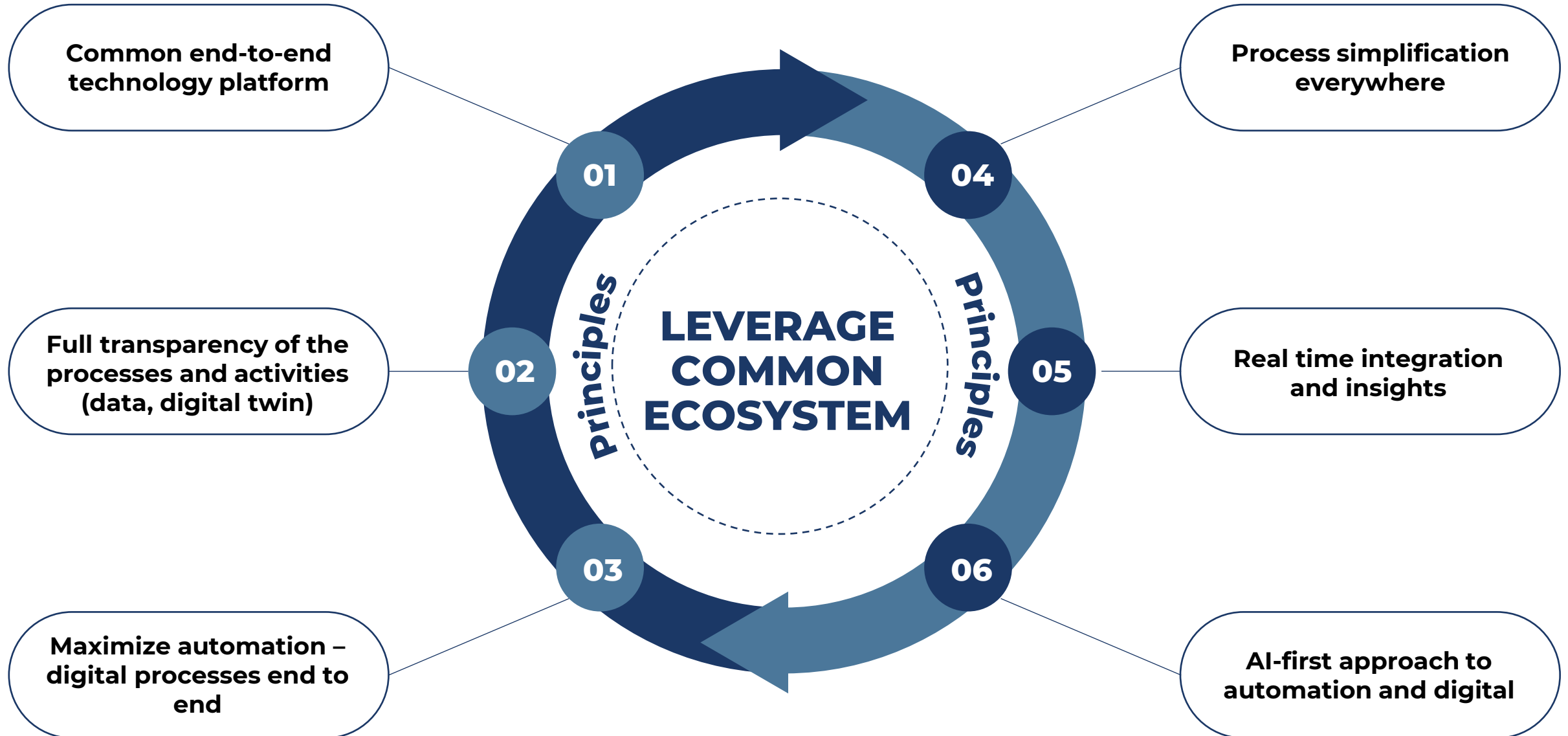
The highest productivity and efficiency



Relevance

Full synchronization with Business

Key Masan Group Transformation Principles



Digital Transformation requires reshaping our Technology backbone and a fundamental shift in the way Masan operates

Technology Focused

Technology Foundations

"The Non-Visible Part" that enhances operational efficiencies through the upgrading of the technological infrastructure

INFRASTRUCTURE/CLOUD



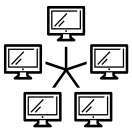
- Scalability
- Flexibility
- Security
- Data and AI

TECHNOLOGY PLATFORM



- Digitize and simplify existing capabilities
- Enhance decision-making with data platforms and AI capabilities
- Enhance customer experience

ARCHITECTURE GOVERNANCE



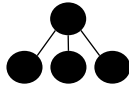
- Enforce governance, guiding principles and informed decisioning
- Consolidate app. stack and reduce tech. debt
- Be consistent and uniform

Business Focused (Business + Process + People)

Service Delivery Model

"The Visible Part" that refines the ways of working to optimize Business output through various methodologies

SERVICE DELIVERY STRUCTURE



- Cross-functional teams (Technology and Business) with shared goals
- Technology teams with E2E lifecycle ownership and self-sufficiency
- Enforce measured and specific KPIs

AGILE WAYS OF WORKING



- Fast time to market with iterations
- Closer collaboration and alignment between Business and Technology
- Measure success by facts and numbers

PEOPLE



- Top Technology talents for relevant roles
- Joint in-house and partner teams
- Critical roles insourced

KEY BUSINESS BENEFITS

- Automation and digital processes
- Faster time-to-market
- Cost save on redundant highly manual/ operational roles
- Transparent Data and AI capabilities
- Higher level of employee engagement

Our innovations are already progressing at WCM

Demand Forecast using Machine Learning model

- Forecast accuracy at SKU level has been automated and improved from 75% to 90%
- Centralized ordering by a platform, targeting to save 1 million workhour per year (10% workload ~ 1.5 million USD)

WinARE – Auto Replenishment Engine

- Build simulation data model and "pilot control dashboard" to optimize supply chain parameters
- Shift from manual replenishment by cluster to automatic replenishment by SKU x store level
- DIO aims to reduce by 3-5 days (15 million USD) by end of 2025

Auto-optimization of assortment

- Enable scalability to reach 10,000 stores
- SKU purchase orders are made based on real-time sales volume at each store
- Data consolidated, stored, and processed E2E

Automation and optimization of pricing

- MEATDeli shrinkage targets to reduce by \$5M p.a.
- Customer scoring based on purchase patterns and similar profiles
- Dynamic allocation of monetary incentive based on price elasticity at customer segment level; and price sensitivity at individual level

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