CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA *AN GIA REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY*	**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** *SOCIALIST REPUBLIC OF VIETNAM* *Independence - Freedom - Happiness*
Số/*No.*: 89/2026/CV-AGI-IR	Tp.HCM, ngày 27 tháng 10 năm 2026 *HCMC, 27 October, 2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
ORDINARY INFORMATION DISCLOSURE

Kính gửi:
- **Ủy ban Chứng khoán Nhà nước**
- **Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh**

To:
- *The State Securities Commission*
- *Ho Chi Minh City Stock Exchange*

1. Tên tổ chức: **CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA**
Organization: AN GIA REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY

Mã chứng khoán/ *Stock ID*	: **AGG**
Địa chỉ	: 60 Nguyễn Đình Chiểu, Phường Tân Định, TP. HCM
Address	*: 60 Nguyen Dinh Chieu, Tan Dinh Ward, HCMC*
Điện thoại liên hệ/*Phone*	: 028 3930 3366
Email	: ir@angia.com.vn

2. Nội dung thông tin công bố: Báo cáo tài chính riêng và hợp nhất tự lập Quý 3 năm 2026 và công văn giải trình biến động kết quả kinh doanh báo cáo tài chính tự lập Quý 3 năm 2026.
Disclosed information: The separate and consolidated financial statements for the third quarter of 2026, along with the official explanation letter for fluctuations in business results in Q3/2026 financial statements.

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 27/10/2026 tại đường dẫn https://angia.com.vn/vi/quan-he-dau-tu.html.
This information was published on the Company's website on 27/10/2026 at the following link: https://angia.com.vn/vi/quan-he-dau-tu.html.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided above is true and assume full legal responsibility for the content of the disclosed information.

Đại diện tổ chức
Người UQ CBTT
(Ký, ghi rõ họ tên, chức vụ, đóng dấu)
Organization Representative Authorized Representative for Information Disclosure
(Signed, full name, and stamped)

M.S.D.N: 0315006536 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA
THÀNH PHỐ HỒ CHÍ MINH

NGUYỄN THÀNH CHÂU

ANGIA

An Gia Real Estate Investment and Development Corporation

Interim consolidated financial statements

For the nine-month period ended 30 September 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA
Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA
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An Gia Real Estate Investment and Development Corporation

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INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 September 2026

VND

	ASSETS	*Code*	*Notes*	*30 September 2026*	*01 January 2026 (restated)*
A	**CURRENT ASSETS**	**100**		**8,485,486,854,813**	**1,607,367,769,615**
I.	**Cash and cash equivalents**	**110**	**6**	**494,793,215,664**	**87,780,442,281**
1.	Cash	111		133,462,633,472	87,780,442,281
2.	Cash equivalents	112		361,330,582,192	-
II.	**Short-term investment**	**120**		**2,560,659,048,228**	**588,592,359,703**
1.	Held-to-maturity investments	123	7	2,092,384,284,461	210,768,059,703
2.	Provision for short-term held-to-maturity	124	7	-	(89,424,700,000)
3.	Other short-term investments	125	8	468,274,763,767	467,249,000,000
III.	**Current accounts receivable**	**130**		**994,023,275,302**	**515,549,662,454**
1.	Short-term trade receivables	131	9	52,966,170,491	123,881,248,534
2.	Short-term advances to suppliers	132	10	294,319,975,780	3,294,700,000
3.	Other short-term receivables	135	11	673,737,129,031	415,373,713,920
4.	Provision for doubtful short-term receivables	136	11	(27,000,000,000)	(27,000,000,000)
IV.	**Inventory**	**140**	**12**	**3,567,341,019,551**	**347,822,703,790**
1.	Inventories	141		3,567,341,019,551	347,822,703,790
V.	**Other current assets**	**160**		**868,670,296,068**	**67,622,601,387**
1.	Short-term prepaid expenses	161	13	843,335,489,669	42,736,227,570
2.	Value-added tax deductible	162		3,933,406,997	2,775,064,361
3.	Tax and other receivables from the State	163		75,941,900	-
4.	Other current assets	165	14	21,325,457,502	22,111,309,456
B	**NON-CURRENT ASSETS**	**200**		**2,953,981,735,738**	**3,869,577,236,363**
I.	**Non-current receivables**	**210**		**53,000,000**	**73,000,000**
1.	Other long-term receivables	215	11	53,000,000	73,000,000
II.	**Fixed assets**	**220**		**5,749,462,065**	**11,180,441,465**
1.	Tangible fixed asset	221	15	4,190,823,485	5,796,349,377
	Cost	*222*		*20,172,731,773*	*20,136,231,773*
	Accumulated depreciation	*223*		*(15,981,908,288)*	*(14,339,882,396)*
2.	Intangible fixed asset	227	15	1,558,638,580	5,384,092,088
	Cost	*228*		*20,052,189,634*	*19,732,189,634*
	Accumulated amortisation	*229*		*(18,493,551,054)*	*(14,348,097,546)*
III.	**Investment properties**	**240**	**15**	**22,495,274,243**	**22,933,417,735**
	Cost	241		25,360,967,118	25,360,967,118
	Accumulated depreciation	242		(2,865,692,875)	(2,427,549,383)
IV.	**Long-term assets in progress**	**250**		**1,108,800,000**	**723,000,000**
1.	Construction in progress	252		1,108,800,000	723,000,000
V.	**Long-term investments**	**260**		**2,877,614,566,424**	**3,816,828,536,393**
1.	Investments in joint ventures and associates	262	16	-	-
2.	Investments in equity of other entities	263	8	2,832,114,566,424	3,816,828,536,393
3.	Provision for devaluation of non-current	264	7	(89,424,700,000)	-
4.	Long-term held-to-maturity investments	265	7	134,924,700,000	-
VI.	**Other long-term assets**	**270**		**46,960,633,006**	**17,838,840,770**
1.	Long-term prepaid expenses	271	13	3,379,865,244	4,399,154,488
2.	Deferred tax assets	272	34.3	40,580,767,762	10,439,686,282
3.	Other long-term assets	274	14	3,000,000,000	3,000,000,000
	TOTAL ASSETS	**280**		**11,439,468,590,551**	**5,476,945,005,978**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

VND

	RESOURCES	*Code*	*Notes*	*30 September 2026*	*01 January 2026*
C	**LIABILITIES**	**300**		**7,630,881,336,738**	**1,961,947,389,780**
I.	**Current liabilities**	**310**		**6,738,585,769,280**	**1,591,376,546,864**
1.	Short-term trade payables	311	17	100,005,722,958	22,412,481,897
2.	Short-term advances from customers	312	18	3,623,508,632,543	113,680,067,003
3.	Dividends and profit payable	313		117,169,058	67,504,597
4.	Statutory obligations	314	19	206,445,824,530	55,878,023,658
5.	Payables to employees	315		-	11,541,339,720
6.	Short-term accrued expenses	316	20	119,062,636,786	110,505,489,649
7.	Short-term unearned revenues	319		12,144,955,440	-
8.	Other short-term payables	320	21	493,424,749,049	455,768,899,182
9.	Short-term loans	321	22	2,173,144,933,871	810,679,212,113
10.	Provisions for payables	322		6,258,619,530	6,371,003,530
11.	Bonus and welfare fund	323		4,472,525,515	4,472,525,515
II.	**Non-current liabilities**	**330**		**892,295,567,458**	**370,570,842,916**
1.	Other long-term liabilities	338	21	117,585,111,027	114,911,238,149
2.	Long-term loans	339	22	324,516,080,000	192,741,700,000
3.	Deferred tax liabilities	342	34.3	393,711,088,545	6,434,616,881
4.	Long-term provisions	343	23	56,483,287,886	56,483,287,886
D	**OWNERS' EQUITY**	**400**		**3,808,587,253,813**	**3,514,997,616,198**
I.	**Capital**	**410**	**24**	**3,808,587,253,813**	**3,514,997,616,198**
1.	Share capital	411		1,625,280,810,000	1,625,280,810,000
	- Shares with voting rights	*411a*		*1,625,280,810,000*	*1,625,280,810,000*
2.	Share premium	412		179,039,188,200	179,039,188,200
3.	Other owners' capital	414		188,519,010,000	-
4.	Undistributed earnings	421		1,815,356,227,260	1,710,580,648,549
	- Undistributed earnings by the end of prior year	*421a*		*1,522,061,638,549*	*1,331,385,149,176*
	- Undistributed earnings of current period	*421b*		*293,294,588,711*	*379,195,499,373*
5.	Non-controlling interests	429		392,018,353	96,969,449
	TOTAL LIABILITIES AND OWNERS' EQUITY	**440**		**11,439,468,590,551**	**5,476,945,005,978**

Nguyen Thi Y Nhi	Nguyen Thanh Chau	Nguyen Ba Sang
Preparer	Chief Accountant	Legal representative

26 October 2026

INTERIM CONSOLIDATED INCOME STATEMENT
For the nine-month period ended 30 September 2026

VND

ITEMS	Code	Notes	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025 (restated)
1. Revenue from sale of goods and rendering of services	01	25	23,772,839,106	170,367,839,185	160,814,106,933	541,847,368,712
2. Net revenue from sale of goods and rendering of services	10	25	23,772,839,106	170,367,839,185	160,814,106,933	541,847,368,712
3. Cost of goods sold and services rendered	11	26	36,672,489,852	24,032,430,073	(41,801,346,621)	(113,480,941,410)
4. Gross profit from sale of goods and rendering of services rendered	20		60,445,328,958	194,400,269,258	119,012,760,312	428,366,427,302
5. Gain from disposal and sale of investment properties	21		-	-	-	6,860,875,413
6. Finance income	22	28	43,347,789,822	21,180,149,170	255,577,852,499	82,681,892,143
7. Finance expenses	23	29	(46,963,086,124)	(34,262,094,067)	(110,022,667,102)	(121,232,773,634)
In which: Interest expense	*24*		*(23,835,127,521)*	*(27,943,908,097)*	*(71,578,713,674)*	*(87,728,606,977)*
8. Selling expenses	25	30	(11,097,486,434)	(25,698,986,736)	(41,260,761,039)	(80,111,581,634)
9. General and administrative expenses	26	31	(24,868,875,534)	(15,093,247,147)	(68,959,167,030)	(52,382,893,355)
10. Shares of loss of associates	27	*12.1*	-	-	-	-
11. Operating profit	30		20,863,670,688	140,526,090,478	154,348,017,640	264,181,946,235
12. Other income	31	32	3,697,514,595	2,737,823,480	150,100,334,101	10,690,681,427
13. Other expenses	32	33	(368,975,835)	(666,961,801)	(3,007,232,035)	(7,462,160,353)
14. Other (loss) profit	40		3,328,538,760	2,070,861,679	147,093,102,066	3,228,521,074
15. Accounting profit before tax	50		24,192,209,448	142,596,952,157	301,441,119,706	267,410,467,309
16. Current corporate income tax expense	51	34	(3,615,800,367)	(7,268,260,524)	(41,030,207,034)	(30,999,953,295)
17. Deferred tax income/(expense)	52	34	(5,224,049,613)	(26,293,751,936)	32,883,178,867	(37,026,422,642)
18. Net profit after tax	60		15,352,359,468	109,034,939,697	293,294,091,539	199,384,091,372
19. Net profit after tax attributable to shareholders of the parent	61		15,348,313,701	108,996,020,595	293,294,588,711	199,863,513,617
20. Net (loss) profit after tax attributable to non-controlling interests	62		4,045,767	38,919,102	(497,172)	(479,422,245)
21. Basic earnings per share	70	24.4	(153)	540	1,617	1,099
22. Diluted earnings per share	71	24.4	(153)	540	1,617	1,099

M.S.D.N: 0311500196 C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA
THÀNH PHỐ HỒ CHÍ MINH

Nguyen Thi Y Nhi	Nguyen Thanh Chau	Nguyen Ba Sang
Preparing	Chief Accountant	Legal representative
26 October 2026		

INTERIM CONSOLIDATED CASH FLOW STATEMENT
For the nine-month period ended 30 September 2026

VND

ITEMS	*Code*	*Notes*	*For the nine-month period ended 30 September 2026*	*For the nine-month period ended 30 September 2025 (restated)*
I. CASH FLOWS FROM OPERATING ACTIVITIES				
Accounting profit before tax	1		**301,441,119,706**	**267,410,467,309**
Depreciation and amortisation	2		6,225,622,892	6,447,120,982
Provision	3		(112,384,000)	886,707,313
Foreign exchange losses arising from revaluation of monetary accounts denominated in foreign currency	4		(11,775,990,255)	23,285,721,211
Profits from investment and financial activities	5		(376,384,474,643)	(89,466,783,433)
Borrowing costs	6		101,431,590,390	87,728,606,977
Operating profit before changes in working capital	8		**20,825,484,090**	**296,291,840,359**
Increase in receivables	9		2,781,733,120,325	(419,544,057,375)
Decrease in inventories	10		(60,686,364,043)	112,842,014,553
Decrease in payables	11		(2,000,431,296,255)	(755,457,114,893)
Decrease in prepaid expenses	12		(70,183,690,386)	45,444,616,089
Borrowing costs paid	14		(103,876,071,441)	(76,200,219,740)
Corporate income tax paid	15		(33,080,693,023)	(135,844,770,291)
Net cash flows (used in) from operating activities	20		**534,300,489,267**	**(932,467,691,298)**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase and construction of fixed assets	21		(325,800,000)	(1,190,500,000)
Proceed from disposal of fixed assets	22		-	15,870,967,226
Loans to other entities and payments for term bank deposits	23		(1,395,297,850,000)	(104,795,000,000)
Collections from borrowers and term bank deposits	24		472,560,000,000	834,683,426,532
Payments for investments in other entities	25		(1,962,195,034,299)	(1,354,760,000,000)
Proceeds from sale of investments in other entities	26		2,906,409,969,969	1,377,994,463,607
Interest received	27		130,040,878,305	266,784,759,547
Net cash flows from investing activities	30		**151,192,163,975**	**1,034,588,116,912**
III. CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from capital contributions by non-controlling shareholders			95,488,638	-
Drawdown of borrowings	33		181,317,455,584	412,533,570,530
Repayment of borrowings	34		(459,892,833,826)	(659,889,172,802)
Net cash flows used in financing activities	40		**(278,479,889,604)**	**(247,355,602,272)**
Net increase in cash for the period	50		**407,012,763,638**	**(145,235,176,658)**
Cash and cash equivalents at the beginning of the year	60		**87,780,442,281**	**164,279,797,712**
Impact of exchange rate fluctuation	61		**9,745**	**300,132**
Cash and cash equivalents at the end of the period	70		**494,793,215,664**	**19,044,921,186**

M.S.D.N: 0311500196 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA
THÀNH PHỐ HỒ CHÍ MINH

Nguyen Thi Y Nhi	Nguyen Thanh Chau	Nguyen Ba Sang
Preparer	Chief Accountant	Legal representative

26 October 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
For the nine-month period ended 30 September 2026

1. CORPORATE INFORMATION

An Gia Real Estate Investment and Development Corporation ("the Company") is a shareholding company incorporated under the Law on Enterprise of Vietnam pursuant to the Business Registration Certificate ("BRC") No. 0311500196 issued by the Department of Planning and Investment ("DPI") of Ho Chi Minh City on 18 January 2012 and the 19th amended BRC dated 22 November 2024.

The Company's shares were listed on the Ho Chi Minh Stock Exchange ("HOSE") with ticker symbol of AGG in accordance with the License No. 554/QD-SGDHCM issued by HOSE on 17 December 2019.

The registered principal activities of the Company and its subsidiaries ("the Group") are real estate trading; real estate brokerage; real estate management; real estate exchange; management consulting; advertising; marketing research and public opinion polling; organisation of conventions and trading shows; construction of buildings; construction of other civil projects; construction of railways and roads; construction of utility projects; demolition and site preparation.

The Company's registered head office is located at No. 60, Nguyen Dinh Chieu Street, Tan Dinh Ward, Ho Chi Minh City.

The number of the Group' employees as at 30 September 2026 is 86 (31 December 2025: 94).

As at 30 September 2026, the Company has ten (10) subsidiaries and one (1) associates as follows:

Name	*Business activities*	*Owner-ship (%)*		*voting right (%)*	
		Ending balance	*Beginning balance*	*Ending balance*	*Beginning balance*
Subsidiaries					
The Sóng Project					
Phuoc Loc Investment Construction Tourism Corporation ("Phuoc Loc")	*Trade real estate*	*99.96*	*99.96*	*99.96*	*99.96*
Lan Minh Construction Joint Stock Company ("Lan Minh")	*Trade real estate*	*99.96*	*99.96*	*99.96*	*99.96*
The Standard Project					
Le Gia Real Estate development Investment Joint Stock Company ("Le Gia")	*Trade real estate*	*99.99*	*99.99*	*99.99*	*99.99*
Westgate Project					
Western City Company Limited ("Western City")	*Trade real estate*	*99.99*	*99.99*	*99.99*	*99.99*
Riversides, Skyline project					
An Gia Phu Thuan Real Estate Investment Company Limited ("Phu Thuan")	*Trade real estate*	*100*	*100*	*100*	*100*
River Panorama 1, River Panorama 2, Sky 89 and The A- Project cluster					
AGI & HSR Consultant Joint Stock Company ("AGI & HSR")	*Investment and management*	*99.98*	*99.98*	*99.98*	*99.98*
An Gia Phu Thinh Joint Stock Company ("Phu Thinh")	*Trade real estate*	*99.98*	*99.98*	*99.98*	*99.98*
The Gió Riverside project (i)					
Loc Phat Management And Development Company Limited ("Loc Phat")	*Trade real estate*	*99.99*	*39.98*	*99.99*	*39.98*
Dong Nam Construction Trading Service Business Company Limited ("Dong Nam")	*Trade real estate*	*99.98*	*39.98*	*99.98*	*39.98*
Service					
An Gia Services Company Limited ("AG Services") (ii)	Brokerage services	*100*	-	*100*	-

1. CORPORATE INFORMATION (Continued)

Name	*Business activities*	*Owner-ship (%)*		*voting right (%)*	
		Ending balance	*Beginning balance*	*Ending balance*	*Beginning balance*
Associates					
The Lá Village project					
AGI & GLC Consultant JSC ("AGI & GLC")	*Investment, management consulting*	*21.01*	*21.01*	*21.01*	*21.01*

(i) On 28 May 2026, the Board of Directors of the Group issued Resolution No. 11/2026/NQ-AGG-PL approving the acquisition of an additional 10,806,199 ordinary shares in Loc Phat Company. Following the transaction, the Group's ownership interest in Loc Phat increased from 39.98% to 99.99%, resulting in the Group obtaining control of Loc Phat. Accordingly, Loc Phat has been consolidated as a subsidiary of the Group from the acquisition date. At the acquisition date, Loc Phat held a 99.99% equity interest in Dong Nam Company. Consequently, the Group indirectly holds a 99.98% equity interest in Dong Nam through Loc Phat, and Dong Nam has been consolidated as an indirect subsidiary of the Group from the same date.

Pursuant to Resolution No. 13/2026/NQ-AGI-PL dated 8 June 2026, the Group approved the merger of Loc Phat Company into Dong Nam Company. The parties completed the execution of Merger Agreement No. 01/2026/HĐSN on 1 July 2026. According to the 18th amended Enterprise Registration Certificate dated 28 July 2026, Loc Phat Company ceased to exist, and Dong Nam Company succeeded to all of Loc Phat Company's rights, obligations and legitimate interests in accordance with applicable laws. Following the merger, the Company directly holds 99.98% of the charter capital of Dong Nam Company. The merger represents an internal restructuring and does not result in a change in the Company's control over Dong Nam Company.

(ii) On 15 April 2026, the Board of Directors of An Gia Real Estate Investment and Development Joint Stock Company issued Decision No. 05/2026/QĐ-AGI-PL on the establishment of An Gia Services Company Limited. The Group contributed charter capital of VND 20,000,000,000, representing a 100% equity interest, and thereby obtained control over the financial and operating policies of the entity.

BOARD OF DIRECTORS

Members of the Board of Directors during the period and at the date of this report are:

Mr Nguyen Ba Sang	Chairman
Mr Le Duy Binh	Independent member
Mr Do Le Hung	Independent member cum Chairman of the Audit Committee

MANAGEMENT

Members of Audit committee under the Board of Directors during the period and at the date of this report are:

Mrs Nguyen Mai Giang	Deputy General Director
Mr Nguyen Thanh Chau	Chief Accountant

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and at the date of this report is Mr Nguyen Ba Sang.

2. BASIS OF PREPARATION

2.1 Accounting standards and system

The consolidated financial statements of the Group, expressed in Vietnam dong ("VND"), are prepared in accordance with Vietnamese Enterprise Accounting System and other Vietnamese Accounting Standards issued by the Ministry of Finance as per:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 5).

2. BASIS OF PREPARATION (Continued)

2.1 Accounting standards and system (Continued)

Accordingly, the accompanying consolidated financial statements, including their utilisation are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the consolidated financial position and consolidated results of its operations and its consolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

2.2 Applied accounting documentation system

The applied accounting documentation system is General Journal system.

2.3 Fiscal year

The Group' fiscal year applicable for the preparation of its consolidated financial statements starts on 1 January and ends on 31 December.

2.4 Accounting currency

The consolidated financial statements are prepared in VND which is also the Group's accounting currency.

2.5 Basis of consolidation

The consolidated financial statements comprise the financial statements of the Company and its subsidiaries for the year ending 30 September 2025.

Subsidiary is fully consolidated from the date of acquisition, being the date on which the Group obtains control, and continued to be consolidated until the date that such control ceases.

The financial statements of subsidiaries are prepared for the same reporting period as the Company, using consistent accounting policies.

All intra-company balances, income and expenses and unrealised gains or losses resulting from intra-company transactions are eliminated in full.

Non-controlling interests represent the portion of profit or loss and net assets not held by the Group and are presented separately in the consolidated income statement and within equity in the consolidated balance sheet.

Impact of change in the ownership interest of subsidiaries, without a loss of control, is recorded in undistributed earnings.

3. RESTATEMENT OF PRIOR YEAR FINANCIAL STATEMENTS

From 2026, the Group applies Circular No. 99/2025/TT-BTC issued by the Ministry of Finance. The adoption of this Circular does not result in any changes to the accounting policies currently applied and does not have a material impact on the amounts presented in the consolidated financial statements. However, certain line items in the comparative consolidated statement of financial position have been reclassified for presentation purposes to comply with the requirements of Circular No. 99/2025/TT-BTC; such reclassification does not affect total assets, total

The Company's balance sheet as at 31 December 2025 has been restated to reflect the reclassification adjustments arising from the application of the aforementioned Circular No. 99/2025/TT-BTC. Changes in certain line items of the balance sheet as at 31 December 2025 are presented in the table below:

3. RESTATEMENT OF PRIOR YEAR FINANCIAL STATEMENTS (Continued)

		Consolidated Balance sheet As at 31 December 2025		
		Previously reported	Net change	Restated
A -	CURRENT ASSETS	**1,610,367,769,615**	**(3,000,000,000)**	**1,607,367,769,615**
	Cash and cash equivalents	**90,780,442,281**	**(3,000,000,000)**	**87,780,442,281**
	Cash	90,780,442,281	(3,000,000,000)	87,780,442,281
II.	**Short-term investment**	**22,111,309,456**	**566,481,050,247**	**588,592,359,703**
	Held-to-maturity investments	22,111,309,456	(22,111,309,456)	-
	Short-term held-to-maturity investments	-	210,768,059,703	210,768,059,703
	Provision for short-term held-to-maturity	-	(89,424,700,000)	(89,424,700,000)
	Other short-term investments		467,249,000,000	467,249,000,000
III.	**Current accounts receivable**	**1,104,142,022,157**	**(588,592,359,703)**	**515,549,662,454**
	Other short-term receivables	1,003,966,073,623	(588,592,359,703)	415,373,713,920
V.	**Other current assets**	**45,511,291,931**	**22,111,309,456**	**67,622,601,387**
	Short-term prepaid expenses	42,736,227,570	(42,736,227,570)	-
	Short-term expenses pending allocation	-	42,736,227,570	42,736,227,570
	Other current assets	-	22,111,309,456	22,111,309,456
B	**NON-CURRENT ASSETS**	**3,866,577,236,363**	**3,000,000,000**	**3,869,577,236,363**
I.	**Non-current receivables**	**3,816,901,536,393**	**(3,816,828,536,393)**	**73,000,000**
	Other long-term receivables	3,816,901,536,393	(3,816,828,536,393)	73,000,000
V.	**Long-term investments**	**-**	**3,816,828,536,393**	**3,816,828,536,393**
	Investments in equity of other entities	-	3,816,828,536,393	3,816,828,536,393
VI.	**Other long-term assets**	**14,838,840,770**	**3,000,000,000**	**17,838,840,770**
	Other long-term assets	-	3,000,000,000	3,000,000,000
	TOTAL ASSETS	**5,476,945,005,978**	**-**	**5,476,945,005,978**
C.	**LIABILITIES**	**1,961,947,389,780**	**-**	**1,961,947,389,780**
I.	**Current liabilities**	**1,591,376,546,864**	**-**	**1,591,376,546,864**
	Dividends and profits payable	-	67,504,597	67,504,597
	Other short-term payables	455,831,313,779	(67,504,597)	455,763,809,182
	TOTAL LIABILITIES AND OWNERS' EQUITY	**5,476,945,005,978**	**-**	**5,476,945,005,978**

The consolidated statement of profit or loss for the nine-month period ended 30 September 2025 have been restated to reflect the retrospective adjustments arising from the aforementioned change in accounting policy. The changes in certain line items of the interim consolidated statement of profit or loss for the nine-month period ended 30 September 2025 is presented in the table below:

	Consolidated Income statement For the 9-month period ended 30 September 2025		
	Previously reported	Net change	Restated
Revenue from sale of goods and rendering of	556,046,216,032	(14,198,847,320)	541,847,368,712
Net revenue from sale of goods and rendering	556,046,216,032	(14,198,847,320)	541,847,368,712
Cost of goods sold and services rendered	(120,818,913,317)	7,337,971,907	(113,480,941,410)
Gross profit from sale of goods and	**435,227,302,715**	**(6,860,875,413)**	**428,366,427,302**
Gain from disposal and sale of investment	-	6,860,875,413	6,860,875,413
Operating profit	**264,181,946,235**	**-**	**264,181,946,235**
Accounting profitbefore tax	**267,410,467,309**	**-**	**267,410,467,309**
Net profit after tax	**199,384,091,372**	**-**	**199,384,091,372**
Net profit after tax attributable to	**199,863,513,617**	**-**	**199,863,513,617**
Loss after tax attributable to non-controlling interests	**(479,422,245)**	**-**	**(479,422,245)**

3. RESTATEMENT OF PRIOR YEAR FINANCIAL STATEMENTS (Continued)

The consolidated statement of cash flows for the six-month period ended 30 September 2025 have been restated to reflect the retrospective adjustments arising from the aforementioned change in accounting policy. The changes in certain line items of the interim consolidated statement of cash flows for the six-month period ended 30 September 2025 is presented in the table below:

	Consolidated Cash Flow Statement For the 9-month period ended 30 September 2025		
	Previously reported	Net change	Restated
Foreign exchange losses arising from the revaluation of foreign currency-denominated monetary items.	21,634,999,868	1,650,721,343	23,285,721,211
Profits from investing activities	(89,466,783,433)	89,466,783,433	-
Profits from investment and financial activities	-	(89,466,783,433)	(89,466,783,433)
Interest expenses	87,728,606,977	(87,728,606,977)	-
Borrowing costs	-	87,728,606,977	87,728,606,977
Increase in receivables	(419,580,413,742)	36,356,367	(419,544,057,375)
Interest paid	(76,200,219,740)	76,200,219,740	-
Borrowing costs paid	-	(76,200,219,740)	(76,200,219,740)
Net cash flows used in operating activities	**(934,154,769,008)**	**1,687,077,710**	**(932,467,691,298)**
Interest received	266,784,759,547	(36,356,367)	266,748,403,180
Net cash flows from investing activities	**1,034,588,116,912**	**(36,356,367)**	**1,034,551,760,545**
Cash payments for repayment of borrowings principal	(658,238,451,459)	(1,650,721,343)	(659,889,172,802)
Net cash flows used in financing activities	**(245,704,880,929)**	**(1,650,721,343)**	**(247,355,602,272)**
Net increase in cash for the period	**(145,235,176,658)**	**-**	**(145,235,176,658)**
Cash and cash equivalents at the beginning of the year	**167,279,797,712**	**(3,000,000,000)**	**164,279,797,712**
Cash and cash equivalents at the end of the period	**22,044,921,186**	**(3,000,000,000)**	**19,044,921,186**

4. BUSINESS COMBINATIONS AND CHANGES IN OWNERSHIP INTERESTS

Increase in ownership interests in Loc Phat and Dong Nam ("Loc Phat–Dong Nam Group")

On 29 May 2026, the Group completed the acquisition of shares in Loc Phat and obtained control over the company. Accordingly, the Group's ownership interest in Loc Phat increased from 39.98% to 99.99%, and Loc Phat has been recognized as a subsidiary of the Group from 29 May 2026.

As at 30 September 2026, Total assets, liabilities and non-controlling interests of the Loc Phat – Dong Nam Group had been consolidated into the Group's consolidated financial statements. The identifiable assets acquired and liabilities assumed of the Loc Phat – Dong Nam Group were recognized at their fair values as of the acquisition date. As the Group's interest in the fair value of the identifiable net assets acquired exceeded the consideration transferred, the resulting difference was recognized as a gain on bargain purchase during the period.

VND

	Provisional fair values recognized at the acquisition date
Assets	**7,471,783,368,115**
Current	**7,093,033,368,117**
Cash and cash equivalents	336,888,719,468
Short-term investment	1,181,999,260,609
Current accounts receivable	1,688,995,292,878
Inventory	3,152,356,159,472
Short-term prepaid expenses	725,512,782,473
Other current assets	7,281,153,217
Non-current	**378,749,999,998**
Fixed assets	250,000,002
Long-term investments	374,500,000,000
Other long-term assets	3,999,999,996
Liabilities	**7,059,069,813,056**
Current	**4,836,595,296,005**
Short-term trade payables	841,961,413,613
Short-term advances from customers	3,036,341,694,793
Short-term accrued expenses	49,782,422,216
Short-term loans	152,293,200,000
Deferred tax liabilities	108,671,551,371
Other long-term liabilities	647,545,014,012
Non-current	**2,222,474,517,051**
Other long-term liabilities	1,200,000,000,000
Long-term loans	632,298,280,000
Defer tax liabilities	390,018,569,051
Non-controlling interests	157,668,000
Total net assets at fair value	412,713,555,059
Total net assets consolidated (99.98%)	**412,621,501,159**
In which	
Fair value of the previously held 39.98% interest in the Loc Phat – Dong Nam Group at the acquisition date of obtaining control (*)	*165,054,810,554*
Additional consideration arising from business combination (60.02%)	*108,061,990,000*

(*) The difference between the fair value of the previously held 39.98% interest in the Loc Phat – Dong Nam Group at the acquisition date of obtaining control and its carrying amount under the equity method, amounting to VND 165,054,810,554 was recognized as finance income in the consolidated statement of profit or loss. In addition, after determining the consideration transferred and the fair value of identifiable net assets at the acquisition date of obtaining control, the Group recognized a bargain purchase gain of VND 139,504,700,605, which was recorded in other income in the consolidated statement of profit or loss.

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

5.1 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash in banks and short-term, highly liquid investments with an original maturity of less than three months that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

5.2 Receivables

Receivables are presented in the consolidated financial statements at the carrying amounts due from customers and other debtors, after provision for doubtful debts.

The provision for doubtful debts represents amounts of outstanding receivables at the balance sheet date which are doubtful of being recovered. Increases or decreases to the provision balance are recorded as general and administrative expenses in the consolidated income statement.

5.3 Inventories

Inventory properties, comprising mainly real estate properties, acquired or being constructed for sale in the ordinary course of business, rather than to be held for rental or capital appreciation, is held as inventory and is measured at the lower of cost and net realisable value.

The cost of inventory recognised in the consolidated income statement on disposal is determined with reference to the specific costs incurred on the property sold and an allocation of any non-specific costs based on the relative size of the property sold.

Other inventories

Inventories are stated at the lower of cost incurred in bringing each product to its present location and condition and net realisable value.

Net realisable value represents the estimated selling price in the ordinary course of business less the estimated costs to complete and the estimated costs necessary to make the sale.

The perpetual method is used to record inventories, which are valued as follows:

Merchandise	- cost of purchase on a specific identification basis
Service in progress	- actual cost as incurred

5.4 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of a tangible fixed asset comprises its purchase price and any directly attributable costs of bringing the tangible fixed asset to working condition for its intended use. Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the consolidated income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the consolidated income statement.

5.5 Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortisation.

The cost of an intangible fixed asset comprises its purchase price and any directly attributable costs of preparing the intangible fixed asset for its intended use. Expenditures for additions, improvements are added to the carrying amount of the assets and other expenditures are charged to the consolidated income statement as incurred.

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the consolidated income statement.

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

5.6 Depreciation and amortisation

Depreciation of tangible fixed assets and amortisation of intangible fixed assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

- Means of transportation	8 years
- Office equipment	3 - 8 years
- Other tangible fixed assets	5 years
- Computer software	3 years
- Other intangible fixed assets	3 years

5.7 Investment properties

Investment properties are stated at cost including transaction costs less accumulated depreciation. Investment properties held for capital appreciation are not depreciated but subject to impairment review.

Subsequent expenditure relating to an investment property that has already been recognised is added to the net book value of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Company.

Depreciation of investment properties are calculated on a straight-line basis over the estimated useful life of each asset, apartments for lease are depreciated over 40 years.

Investment properties are derecognised when either they have been disposed of or when the investment properties are permanently withdrawn from use and no future economic benefit is expected from its disposal. The difference between the net disposal proceeds and the carrying amount of the assets is recognised in the consolidated income statement in the period of retirement or disposal.

Transfers are made to investment properties when, and only when, there is a change in use, evidenced by ending of owner-occupation, commencement of an operating lease to another party or ending of construction or development. Transfers are made from investment properties when, and only when, there is change in use, evidenced by commencement of owner-occupation or commencement of development with a view to sale. The transfer from investment property to owner-occupied property or inventories does not change the cost or the carrying value of the property for subsequent accounting at the date of change in use.

5.8 Borrowing costs

Borrowing costs consist of interest and other costs that the Group incurs in connection with the borrowing of funds and recorded as expense during the year in which they are incurred.

Borrowing costs are presented as the cost except to the extent that they are capitalised as explained in the following paragraph.

Borrowing costs that are directly attributable to the acquisition, construction or production of an asset that necessarily take a substantial period of time to get ready for its intended use or sale are capitalised as part of the

5.9 Prepaid expenses

Prepaid expenses are reported as short-term and long-term prepaid expenses on the consolidated balance sheet and amortised over the period for which the amounts are paid or the period in which economic benefits are generated in relation to these expenses.

The following types of expenses are recorded as prepaid expenses and are amortised from 1 to 3 years or recognised matching with revenue to the consolidated income statement:

- Tools and consumables with large value and can be used for more than one year;
- Office renovation;
- Brand Marketing;
- Gallery house; and
- Commission fee

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

5.10 Business combination and goodwill

Business combinations are accounted for using the purchase method. The cost of an acquisition is measured as the fair value of the assets given, equity instruments issued and liabilities incurred or assumed at the date of exchange, plus costs directly attributable to the acquisition. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at fair values at the date of business combination.

Goodwill is initially measured at cost being the excess of the cost of the business combination over the Group's share in the net fair value of the acquiree's identifiable assets, liabilities and contingent liabilities. If the cost of acquisition is less than the fair value of the net assets of the subsidiary acquired, the difference is recognized directly in the consolidated income statement. After initial recognition, goodwill is measured at cost less accumulated amortization. Amortization of goodwill is calculated on a straight-line basis over ten (10) years during which the source embodying economic benefits are recovered by the Group. The Group conducts the periodical review for impairment of goodwill of investment in subsidiaries. If there are indicators of impairment loss incurred is higher than the annually allocated amount of goodwill on the straight-line basis, the higher amount will be recorded in the consolidated income statement.

5.11 Investments

Investments in associates

The Group's investments in its associate are accounted for using the equity method of accounting. An associate is an entity in which the Group has significant influence that is neither subsidiaries nor joint venture. The Group generally deems they have significant influence if they have from and above 20% of the voting rights.

Under the equity method, the investment is carried in the consolidated balance sheet at cost plus post acquisition changes in the Group' share of net assets of the associates. Goodwill arising on acquisition of the associate is included in the carrying amount of the investment. Goodwill is not amortised and subject to annual review for impairment. The consolidated income statement reflects the share of the post-acquisition results of operation of the associate.

The share of post-acquisition profit (loss) of the associates is presented on face of the consolidated income statement and its share of post-acquisition movements in reserves is recognised in reserves. The cumulative post-acquisition movements are adjusted against the carrying amount of the investment. Dividend receivable from associates reduces the carrying amount of the investment.

The financial statements of the associates are prepared for the same reporting period and use the same accounting policies as the Group. Where necessary, adjustments are made to bring the accounting policies in line with those of the Group.

Held-for-trading securities and investments in other entities

Held-for-trading securities and investments in other entities are stated at their acquisition costs.

Provision for diminution in value of investments

Provision of the investment is made when there are reliable evidences of the diminution in value of those investments at the balance sheet date. Increases or decreases to the provision balance are recorded as finance expense in the consolidated income statement.

Held-to-maturity investments

Held-to-maturity investments are stated at their acquisition costs. After initial recognition, held-to-maturity investments are measured at recoverable amount. Any impairment loss incurred is recognised as expense in the consolidated financial statements and deducted against the value of such investments.

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

5.12 Payables and accruals

Payables and accruals are recognised for amounts to be paid in the future for goods and services received, whether or not billed to the Group.

5.13 Provisions

Provisions are recognised when the Group has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Warranty obligation of apartments is provided from 1% to 2% of construction costs.

5.14 Foreign currency transactions

Transactions in currencies other than the Group's reporting currency of VND are recorded at the actual transaction exchange rates at transaction dates which are determined as follows:

- Transaction resulting in receivables are recorded at the buying exchange rates of the commercial banks designated for collection; and
- Transactions resulting in liabilities are recorded at the selling exchange rates of the commercial banks designated for payment.

At the end of the year, monetary balances denominated in foreign currencies are translated at the actual exchange rates at the balance sheet date which are determined as follows:

- Monetary assets are translated at buying exchange rate of the commercial bank where the Group conducts transactions regularly; and
- Monetary liabilities are translated at selling exchange rate of the commercial bank where the Group conducts transactions regularly.

All foreign exchange differences incurred are taken to the consolidated income statement.

5.15 Appropriation of net profits

Net profit after tax (excluding negative goodwill arising from a bargain purchase) is available for appropriation to shareholders after approval in the annual general meeting, and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

5.16 Earnings per share

Basic earnings per share amounts are calculated by dividing net profit after tax for the year attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share amounts are calculated by dividing the net profit after tax attributable to ordinary equity holders of the Company (after adjusting for interest on the convertible preference shares) by the weighted average number of ordinary shares outstanding during the year plus the weighted average number of ordinary shares that would be issued on conversion of all the dilutive potential ordinary shares into ordinary shares.

5.17 Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, excluding trade discount, rebate and sales return. The following specific recognition criteria must also be met before revenue is recognised:

Sale of properties

A property is regarded as sold when the significant risks and returns have been transferred to the buyer, which is normally on unconditional exchange of contracts. For conditional exchanges, sales are recognised only when all the significant conditions are satisfied.

Rendering of brokerage service, consultation service and other services

Revenue is recognised when rendering services is rendered and completed.

5. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

5.17 Revenue recognition (Continued)

Rental income

Rental income arising from operating leases is accounted for on a straight line basis over the terms of the lease.

5.18 Taxation

Current income tax

Current income tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the balance sheet date.

Current income tax is charged or credited to the consolidated income statement, except when it relates to items recognised directly to equity, in which case the deferred current income tax is also dealt with in equity.

Current income tax assets and liabilities are offset when there is a legally enforceable right for the Group to offset current tax assets against current tax liabilities and when the Group intends to settle its current tax assets and liabilities on a net basis.

Deferred tax

Deferred tax is provided using the liability method on temporary differences at the consolidated balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred tax liabilities are recognised for all taxable temporary differences.

Deferred tax assets are recognised for all deductible temporary differences, carried forward unused tax credit and unused tax losses, to the extent that it is probable that taxable profit will be available against which deductible temporary differences, carried forward unused tax credit and unused tax losses can be utilised;

The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Previously unrecognised deferred tax assets are re-assessed at each balance sheet date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset is realised or the liability is settled based on tax rates and tax laws that have been enacted at the balance sheet date.

Deferred tax is charged or credited to the consolidated income statement, except when it relates to items recognised directly to equity, in which case the deferred tax is also dealt with in the equity account.

Deferred tax assets and liabilities are offset when there is a legally enforceable right for the Group to offset current tax assets against current tax liabilities and when they relate to income taxes levied on the same taxable entity by the same taxation entity or when the Group intends either settle current tax liabilities and assets on a net basis or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

5.19 Segment information

A segment is a component determined separately by the Group which is engaged in providing products or related services (business segment), or providing products or services in a particular economic environment (geographical segment), that is subject to risks and returns that are different from those of other segments. As the Group's revenue and profit are derived mainly from real estate business in Vietnam while other sources of revenue are not material as a whole, the management accordingly believed that the Group operates in a sole business segment of real estate. Geographical segment of the Group is in Vietnam only. Accordingly, segment information is not presented.

5.20 Related parties

Parties are considered to be related parties of the Group if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Group and other party are under common control or under common significant influence. Related parties can be enterprise or individual, including close members of the family of any such individual.

6. CASH AND CASH EQUIVALENTS

		VND
	30 September 2026	*01 January 2026 (restated)*
Cash on hand	140,082,415	299,655,565
Cash at banks	133,322,551,057	87,480,786,716
- Vietnam Prosperity Joint Stock Commercial Bank	*100,925,201,144*	*2,260,170,625*
- Tien Phong Commercial Joint Stock Bank	*26,330,599,122*	*79,947,254,415*
- Others	*6,066,750,791*	*5,273,361,676*
Cash equivalents (*)	361,330,582,192	-
TOTAL	**494,793,215,664**	**87,780,442,281**

(*) Cash equivalents consist of short-term deposits with original maturities of three (3) months or less from the date of acquisition and earn interest at the applicable market rates.

7. HELD-TO-MATURITY INVESTMENTS

		VND
	30 September 2026	*01 January 2026 (restated)*
Short-term	**2,092,384,284,461**	**121,343,359,703**
Held-to-maturity investments	***2,092,384,284,461***	***210,768,059,703***
Loan receivables (Note 7.2)	1,908,236,586,233	-
Interest income from loans, and fixed-returns distributions from BCC	118,380,550,629	1,149,315,068
Short-term investments – Short-term deposits (Note 7.1)	65,000,000,000	-
Interest receivable from savings deposits	767,147,599	194,044,635
Investment in business cooperation contracts with related parties ("BCC")	-	120,000,000,000
Redeemable preference shares	-	89,424,700,000
Provision for short-term held-to-maturity investments	-	***(89,424,700,000)***
Long-term	**45,500,000,000**	-
Long-term held-to-maturity investments	***134,924,700,000***	-
Business Cooperation Contracts without joint control with fixed returns (Note 7.2)	45,500,000,000	-
Redeemable preference shares "RPS" (Note 7.3)	89,424,700,000	-
Provision for devaluation of non-current financial investments (Note 7.3)	***(89,424,700,000)***	-
TOTAL	**2,137,884,284,461**	**121,343,359,703**

7.1 *Short-term held-to-maturity investments*

The ending balance represented short-term deposits at commercial banks with original maturity from six (6) to twelve (12) months earn interest at the applicable rates

7.2 *Loan Receivables and Business Cooperation Contracts without Joint Control with Fixed Returns ("BCC-FR")*

		VND
	30 September 2026	*01 January 2026 (restated)*
Short-term	**1,908,236,586,233**	
Loans to related parties (Note 35)	1,878,376,586,233	-
Loans to others	29,860,000,000	-
Long-term	**45,500,000,000**	-
BCC-FR (Note 35)	45,500,000,000	-
TOTAL	**1,953,736,586,233**	-

Details of unsecured loans and BCC-FR bearing interest at agreed rates, which are primarily provided to support project investment activities, are presented as follows:

Entity	*30 September 2026 VND*	Purpose of the Loan/Investment	*Maturity Date*
Short-term	**1,908,236,586,233**		
Loans to related parties	1,878,376,586,233		
Gia Linh Real Estate Joint Stock Company ("Gia Linh") (i)	*1,575,776,586,233*	*The Lá Village Project*	*25 December 2026 to 11 June 2027*
An Gia Housing Development Joint Stock Company	*302,600,000,000*		*18 February 2027*
Loans to others	29,860,000,000		
Thanh Tam Trade Consulting Joint Stock Company	*17,310,000,000*	*Hoa An Ward Apartment Project*	*23 October 2026*
Dream Home Hoa An Company Limited. ("Hoa An")	*12,550,000,000*		08 September 2027
Long-term	**45,500,000,000**		
BCC -FR	45,500,000,000		
Hoa An	*45,500,000,000*	Hoa An Ward Apartment Project	07 November 2026
TOTAL	**1,953,736,586,233**		

7. HELD-TO-MATURITY INVESTMENTS (Continued)

7.3 *Held-to-maturity investments*

This balance represented the Group's investments in RPS issued by its related parties ("the Issuers"). Details are as follows:

Issuers of RPS	*Ending balance*		
	No. of shares	*Amount (VND)*	Provision (VND)
AGI & GLC Consultant Joint Stock Company ("AGI & GLC")	8,942,470	89,424,700,000	(89,424,700,000)

The terms and conditions relevant to the RPS which were issued by the Issuers are as follows:

- The shareholders held redeemable preference do not carry voting rights;
- At any time, on condition that all the bank loans of the Issuers have been repaid or prepaid in full, each shareholders held RPS will have the right at its option, to require the Issuers to redeem all or part of its RPS on the put redeemable date at the redemption price;
- The Issuers may redeem all or a portion of the outstanding RPS, at the option of the Issuers, without the consent of the shareholders held RPS on the put redeemable date which noted in the Term of RPS;
- So long as any of the RPS are outstanding, the Issuers shall, without the approval of the shareholders held RPS holding at least 80% of the outstanding RPS (i) not declare, pay or set apart for the payment any dividend on its ordinary shares; (ii) not redeem or purchase any ordinary shares; and (iii) not issue any new shares;
- For any dividend payment period where the Issuers declare and pays dividends to its ordinary shareholders, the shareholders held RPS shall also be entitled to receive and the Issuers shall pay thereon dividends payable annually as calculated from time to time ("floating dividend"); and
- In the case of liquidation or dissolution of the Issuers or any distribution of assets of the Issuers for the purpose of winding up its affairs,

8. OTHER INVESTMENTS

		VND
	30 September 2026	*01 January 2026 (restated)*
Short-term	**468,274,763,767**	**467,249,000,000**
Business Cooperation Contract ("BCC") (Note 35)	468,274,763,767	467,249,000,000
An Gia Hung Phat Development Joint Stock Company ("An Gia Hung Phat") (iii)	*467,249,000,000*	*467,249,000,000*
Nam Duc Investment And Management Company Limited ("Nam Duc") (ii)	*1,025,763,767*	-
Long-term	**2,832,114,566,424**	**3,816,828,536,393**
Business Cooperation Contract ("BCC") (Note 35)	2,832,114,566,424	3,816,828,536,393
Loc Phat	-	*350,300,000,000*
Gia Linh (i)	*1,443,184,566,424*	*2,468,258,536,393*
Gia Hung (iii)	*120,000,000,000*	-
Vinh Nguyen (ii)	*377,280,000,000*	*890,270,000,000*
Nam Duc (ii)	*416,100,000,000*	-
An Minh Management Company Limited ("An Minh") (ii)	*475,550,000,000*	-
Dong Nam Construction Trading Service Company Limited ("Dong Nam")	-	*108,000,000,000*
TOTAL	**3,300,389,330,191**	**4,284,077,536,393**

Investments in Project Development

(i) **The Lá Village Project:** The Group has invested a total of VND 3,321,561,152,657 in the The Lá Village Project through Gia Linh Company. Of this amount, VND 1,443,184,566,424 was invested under a Business Cooperation Contract ("BCC") with a cooperation term of 36 months from the date of the first capital contribution. Under the terms of the BCC, profits from the project are distributed in cash between the parties in proportion to their respective capital contributions, while Gia Linh Company has full authority over the management, operation and business activities of the project. Based on the substance of the transaction, the Group has recognised this investment as an investment under a BCC and classified it as a long-term investment in accordance with applicable regulations. The remaining amount of VND 1,878,376,586,233 was provided by the Group to Gia Linh Company in the form of loans bearing interest at 6% per annum, pursuant to the agreements between the parties. The project is currently in the process of completing the necessary legal procedures prior to implementation.

(ii) **Westgate 2 Project:** The Group has entered into investment cooperation arrangements with Nam Duc Company, An Minh Company and Vinh Nguyen Company to develop the Westgate 2 Project under investment cooperation contracts, with a total committed investment amount of VND 1,172,050,000,000 and a cooperation term of 36 months from the date of the first receipt of cooperation capital. As at 30 September 2026, the outstanding amount of capital disbursed by the Group and not yet recovered was VND 1,269,955,763,767. Under the cooperation agreements, profits from the project are distributed in cash among the parties in proportion to their respective capital contributions, while the recipients of the cooperation capital are responsible for managing, implementing and conducting the business activities of the project.

8. OTHER INVESTMENTS (Continued)

(ii) **Westgate 2 Project:** The project has obtained approval from the People's Committee for the investment policy and approval of the investor pursuant to Decision No. 6492/QĐ-UBND dated 30 September 2026. Under the current plan, this investment is expected to be converted into an investment in a subsidiary in the fourth quarter of 2026.

(iii) **Distribution activities – The Gió Riverside Project:** The Group participates in the distribution, brokerage and marketing activities for the The Gió Riverside Project through its business partners. As at 30 September 2026, the total investment amounted to VND 587,249,000,000, comprising VND 120,000,000,000 invested through Gia Hung Company and VND 467,249,000,000 invested through An Gia Hung Phat Company. Under the cooperation agreements, profits are distributed among the parties in proportion to their respective capital contributions.

9. SHORT-TERM TRADE RECEIVABLES

VND

	30 September 2026	*01 January 2026*
Due from other parties	52,966,170,491	123,881,248,534
Individual customers buying apartments	*51,061,579,428*	*115,729,658,983*
Due from related parties (Note 35)	1,111,836,285	6,930,103,068
Due from other parties	792,754,778	1,221,486,483
TOTAL	**52,966,170,491**	**123,881,248,534**

10. SHORT-TERM ADVANCES TO SUPPLIERS

VND

	30 September 2026	*01 January 2026*
Ricons Construction Investment Joint Stock Company	259,652,268,029	-
Tanbinh Investment & Construction Corporation	22,862,633,531	-
Long Giang Construction Foundation Joint Stock Company	7,000,000,000	-
Apex Management Investment Consultancy Joint Stock Company	3,000,000,000	3,000,000,000
Due from other parties	1,805,074,220	294,700,000
TOTAL	**294,319,975,780**	**3,294,700,000**

11. OTHER RECEIVABLES

VND

	30 September 2026	*01 January 2026 (restated)*
Short-term	**673,737,129,031**	**415,373,713,920**
Deposits for developing real estate projects	274,481,679,883	274,459,379,883
Van Phat Hung Joint Stock Company	*274,456,379,883*	274,456,379,883
Other	*25,300,000*	3,000,000
Receivables from booking deposits collected by distribution agents (Note 35)	*207,876,416,659*	
Receivable interest from a business cooperation contract	22,294,669,863	100,161,749,882
Advance to Employees	5,360,762,060	6,515,101,139
Advance to Project management team (Note 35)	132,100,821,086	6,285,115,830
Deposit receivables from liquidated contracts	27,000,000,000	27,000,000,000
Others	4,622,779,480	952,367,186
Long-term	**53,000,000**	**73,000,000**
Deposit receivables	53,000,000	73,000,000
TOTAL	**673,790,129,031**	**415,446,713,920**
Provision for doubtful short-term receivables	(27,000,000,000)	(27,000,000,000)
NET	**646,790,129,031**	**388,446,713,920**
In which:		
Due from other parties	*311,538,252,585*	*308,999,848,208*
Due from related parties-Short term (Note 35)	*362,251,876,446*	*106,446,865,712*

12. INVENTORIES

		VND
	30 September 2026	*01 January 2026*
Inventories properties in progress	3,553,054,322,267	326,843,315,006
The Gió Riverside	3,292,971,902,786	-
West Gate	*36,798,210,001*	*80,181,551,883*
The Standard	*12,282,010,020*	*27,059,463,563*
Signial	*194,813,717,032*	*194,813,717,032*
The Sông	*16,188,482,428*	*24,788,582,528*
Cost of service in progress	7,139,523,812	13,832,215,312
Merchandise	7,147,173,472	7,147,173,472
TOTAL	**3,567,341,019,551**	**347,822,703,790**

13. PREPAID EXPENSES

		VND
	30 September 2026	*01 January 2026*
Short-term	**843,335,489,669**	**42,736,227,570**
Commission fee	780,318,498,663	27,332,678,045
Interest subsidy expenses for customers	54,164,429,861	-
Show house expenses	4,868,474,882	-
Office rental	3,559,784,945	14,955,647,376
Software license and supporting fees	424,301,318	447,902,149
Long-term	**3,379,865,244**	**4,399,154,488**
Office renovation	2,482,004,475	3,356,368,465
Consulting and advertising expenses	424,055,564	648,555,560
Tools	44,636,963	17,921,550
Others	429,168,242	376,308,913
TOTAL	**846,715,354,913**	**47,135,382,058**

14. OTHER ASSETS

This item represents short-term deposits placed with commercial banks with original maturities from six (6) to twelve (12) months, earning interest at rates applicable to the Group, which are currently restricted at the banks

Short-term

Banks	*Ending balance*	Purpose	Beginning balance	Purpose
Joint Stock Commercial Bank for Investment and Development of Vietnam	8,856,653,554	Restricted accounts for The Star project	11,245,405,291	Restricted accounts for The Star project
Vietnam Joint Stock Commercial Bank for Industry and Trade – Branch 11	8,800,000,000		8,800,000,000	
Joint Stock Commercial Bank for Foreign Trade of Vietnam	3,600,000,000	Secured for loan	2,000,000,000	Secured for loan
Asia Commercial Joint Stock Bank	68,803,948	Restricted for credit card	65,904,165	Restricted for credit card
TỔNG CỘNG	**21,325,457,502**		**22,111,309,456**	

Long-term

In which an amount of VND 3,000,000,000 is being restricted according to the decision of an active judgment execution No. 1440/QD-CCTHADS dated 15 June 2020 of Civil Judgment Enforcement Authorities of District 3, Ho Chi Minh City, Vietnam.

15. FIXED ASSETS AND INVESTMENT PROPERTIES

VND

	Means of transportation	Office equipment and Others	Software system	Investment property	Total
Cost					
Beginning balance	17,828,527,273	2,307,704,500	19,732,189,634	25,360,967,118	65,229,388,525
Newly purchase	-	36,500,000	20,000,000	-	56,500,000
Increase arising from business combinations	-	-	300,000,000	-	300,000,000
Ending balance	17,828,527,273	2,344,204,500	20,052,189,634	25,360,967,118	65,585,888,525
Accumulated depreciation					
Beginning balance	(12,071,136,228)	(2,268,746,168)	(14,348,097,546)	(2,427,549,383)	(31,115,529,325)
Increase arising from business combinations	-	-	(49,999,998)	-	(49,999,998)
Depreciation for the period	(1,630,386,999)	(11,638,893)	(4,095,453,510)	(438,143,492)	(6,175,622,894)
Ending balance	(13,701,523,227)	(2,280,385,061)	(18,493,551,054)	(2,865,692,875)	(37,341,152,217)
Net carrying amount					
Beginning balance	5,757,391,045	38,958,332	5,384,092,088	22,933,417,735	34,113,859,200
Ending balance	4,127,004,046	63,819,439	1,558,638,580	22,495,274,243	28,244,736,308

16. INVESTMENTS IN ASSOCIATES

Investment in associates with details as follows:

VND

	Total
Cost of investment:	
Beginning balance	72,945,300,000
Decrease in the cost of investment due to business combination upon obtaining control	(72,000,000,000)
Ending balance	945,300,000
Accumulated share in post-acquisition loss of the associates:	
Beginning balance	(72,945,300,000)
Decrease in accumulated losses due to business combination upon obtaining control	72,000,000,000
Ending balance	(945,300,000)
Net carrying amount:	
Beginning balance	-
Ending balance	-

17. SHORT-TERM TRADE PAYABLES

VND

	30 September 2026	*01 January 2026*
Due to suppliers	**62,676,284,475**	**20,407,014,823**
Ricons Construction Investment Joint Stock Company	40,192,379,844	13,400,297,260
Long Giang Construction Foundation Joint Stock Company	17,100,938,556	-
Bizman Investment Joint Stock Company	-	1,623,972,383
Dbplus Construction And Design Joint Stock Company	923,761,237	923,761,237
Other suppliers	4,459,204,838	4,458,983,943
Due to related parties (Note 35)	**37,329,438,483**	**2,005,467,074**
An Gia Hung Phat Development Joint Stock Company ("An Gia Hưng Phat")	36,421,174,001	-
Hien Duc Management and Investment Company Limited ("Hien Duc")	582,444,420	1,078,089,986
An Gia Housing Development Joint Stock Company	325,820,062	927,377,088
TOTAL	**100,005,722,958**	**22,412,481,897**

18. SHORT-TERM ADVANCES FROM CUSTOMERS

VND

	30 September 2026	*01 January 2026*
Due to a related party (Note 35)	5,795,587,541	5,473,340,491
Individual customers - purchasing apartments	3,617,712,145,002	108,206,726,512
Others	900,000	-
TOTAL	**3,623,508,632,543**	**113,680,067,003**

19. STATUTORY OBLIGATIONS

VND

	30 September 2026	01 January 2026
Corporate income tax	55,003,403,193	47,053,889,181
Value-added tax	148,510,573,846	3,348,740,471
Personal income tax	1,703,569,922	2,055,495,752
Others	1,228,277,569	3,419,898,254
TOTAL	**206,445,824,530**	**55,878,023,658**

20. SHORT-TERM ACCRUED EXPENSES

VND

	30 September 2026	01 January 2026
Expense for project development	7,985,313,392	59,973,515,449
Interest expenses	89,235,019,383	32,064,261,226
Transfer land use rights fees	11,387,102,737	11,387,102,737
Legal expense	2,840,000,000	2,840,000,000
Others	7,615,201,274	4,240,610,237
TOTAL	**119,062,636,786**	**110,505,489,649**

21. OTHER PAYABLES

VND

	30 September 2026	01 January 2026 (Restated)
Short-term	**493,424,749,049**	**455,768,899,182**
Maintenance fee	211,014,244,736	203,308,740,650
Payables to customers due to termination	196,686,611,096	183,920,486,416
Deposits received from customers purchasing apartments	2,657,445,746	5,486,006,604
Surplus Fund	8,171,870,241	-
Interest payables	60,779,833,603	21,461,774,222
Collect on behalf fee to get land use right certificate granted	12,400,406,174	35,250,850,496
Others	1,714,337,453	6,341,040,794
Long-term	**117,585,111,027**	**114,911,238,149**
Maintenance fee	113,430,471,027	113,527,729,899
Deposits received	4,154,640,000	1,383,508,250
TOTAL	**611,009,860,076**	**570,680,137,331**
In which:		
Due to other parties	*439,065,885,464*	*388,676,016,275*
Due to related parties (Note 35)	*171,943,974,612*	*182,066,535,653*

22. LOANS

VND

	30 September 2026	01 January 2026
Short-term	**2,173,144,933,871**	**810,679,212,113**
Loans from banks (Note 22.1)	145,106,033,871	199,824,212,113
Business Cooperation Contracts without Joint Control with Fixed Returns (Note 22.4)	1,000,000,000,000	-
Current portion of loans from banks (Note 22.2)	427,693,900,000	4,184,000,000
Current portion of loans from another party (Note 22.3)	594,895,000,000	606,671,000,000
Short-term loans from related parties (Note 35)	5,450,000,000	-
Long-term	**324,516,080,000**	**192,741,700,000**
Long-term loans from banks (Note 22.2)	324,516,080,000	192,741,700,000
TOTAL	**2,497,661,013,871**	**1,003,420,912,113**

22. LOANS (Continued)

Movement of loans are as follows:

VND

	For the nine-month period ended 30 September 2026	*Previous year*
As at 1 January	1,003,420,912,113	1,417,145,580,929
Drawdown of borrowings	181,317,455,584	568,334,061,300
Repayment of borrowings	(459,892,833,826)	(1,002,107,030,116)
Increase arising from business combinations	1,784,591,480,000	-
Foreign exchange differences due to revaluation	(11,776,000,000)	20,048,300,000
Ending balance	2,497,661,013,871	1,003,420,912,113

22.1 *Short-term loans*

The Group obtained short-term loans from banks to finance its working capital requirements which bear negotiable market-based interest rates, as follows:

Bank	*30 September 2026 VND*	*Principal repayment term*	*Description of collaterals*
Tien Phong Commercial Joint Stock Bank	133,983,845,990	From 28/3/2027 to 08/05/2027	Land Use Rights, Ownership Rights to Houses Attached to Land, and Other Assets Owned by the Group and Other Parties.
Joint Stock Commercial Bank for Foreign Trade of Vietnam	11,122,187,881	From 26/03/2027 to 25/12/2026	Partially secured by term deposit contracts
TOTAL	**145,106,033,871**		

22.2 *Long-term loans from banks*

The Group obtained long-term loans from banks which bear negotiable market-based interest rates, as follows:

Bank	*30 September 2026 VND*	*Principal repayment term*	*Description of collaterals*
Vietnam Prosperity Joint Stock Commercial Bank	660,284,280,000	From 30/12/2026 to 03/3/2029	Secured by assets of a subsidiary
Tien Phong Joint Stock Commercial Bank	91,925,700,000	From 26/11/2026 to 21/5/2027	The land use right, the rights to use residential houses attached to the land, and other assets owned by the Group and other parties.
TOTAL	**752,209,980,000**		
In which:			
Current portion	*427,693,900,000*		
Non-current portion	*324,516,080,000*		

22. LOANS (Continue)

22.3 *Current portion of loans from another party*

The Group obtained long-term loans from other parties which bear negotiable market-based interest rates, as follows:

Lender	*30 September VND*	*Principal repayment term*
Hatra Pte. Ltd.	594,895,000,000	Date 31/12/2026
In which:		
Current portion	*594,895,000,000*	

22.4 Receipt of Capital Contributions under BCC-FR

Capital contributions received under the Business Cooperation Contract ("BCC") for the development of the The Gió Riverside Project, with fixed returns determined and paid monthly in accordance with the cooperation agreement. The contributed capital is used to finance the implementation of the project.

	30 September 2026 VND	*Principal repayment term*
Minh Giang Investment Consulting Joint Stock Company	300,000,000,000	Date 30/07/2027
Tam An Management Services Joint Stock Company	200,000,000,000	Date 01/08/2027
Thien Giang Investment Consulting Joint Stock Company	300,000,000,000	Date 05/08/2027
Duc Minh Management and Development Joint Stock Company	200,000,000,000	Date 30/07/2027
TOTAL	**1,000,000,000,000**	

23. LONG-TERM PROVISIONS

The balance represents the provision for warranty of apartments that were completed and handed-over as at the balance sheet dates being provided at rates ranging from 1% to 2% of construction costs, based on specific features of projects and management's practical experiences.

24 OWNERS' EQUITY

24.1 *Increase and decrease in owners' equity*

VND

	Share capital	Other owners' capital	*Share premium*	*Undistributed earnings*	*Non-controlling interests*	*Total*
Previous period						
Beginning balance	1,625,280,810,000	-	179,039,188,200	1,291,766,446,760	41,002,136,516	3,137,088,581,476
Equity transactions with non-controlling interests in subsidiaries without	-	-	-	39,618,702,416	(40,367,052,416)	(748,350,000)
Dividend paid for non-controlling interests	-	-	-	-	(44,547,297)	(44,547,297)
Net profit for the period	-	-	-	199,863,513,617	(479,422,245)	199,384,091,372
Ending balance	1,625,280,810,000		179,039,188,200	1,531,248,662,793	111,114,558	3,335,679,775,551
Current period						
Beginning balance	1,625,280,810,000	-	179,039,188,200	1,710,580,648,549	96,969,449	3,514,997,616,198
Issuance of Shares under the Employee Stock Ownership Plan ("ESOP") (i)	-	26,000,000,000	-	(26,000,000,000)	-	-
Share Dividend Distribution (i)	-	162,519,010,000	-	(162,519,010,000)	-	-
Changes in non-controlling interests arising from obtaining control	-	-	-	-	92,053,900	92,053,900
Changes in the equity attributable to non-controlling interests upon obtaining control	-	-	-	-	253,156,638	253,156,638
Dividend for non-controlling interest	-	-	-	-	(49,664,462)	(49,664,462)
Net profit for the period	-	-	-	293,294,588,711	(497,172)	293,294,091,539
Ending balance	1,625,280,810,000	188,519,010,000	179,039,188,200	1,815,356,227,260	392,018,353	3,808,587,253,813

(i) On 10 September 2026, the Company completed the issuance of 16,251,901 ordinary shares as a 10% stock dividend (10:1 ratio) and 2,600,000 bonus shares under the Employee Stock Ownership Plan ("ESOP"), funded from retained earnings as at 31 December 2025, pursuant to the General Meeting of Shareholders' Resolution No. 15/2026/NQ-AGI-ĐHĐCĐ dated 29 June 2026. On 6 October 2026, the Ho Chi Minh City Department of Finance issued the 20th amended Enterprise Registration Certificate, approving the increase in the Company's charter capital to VND 1,813,799,820,000.

24. OWNERS' EQUITY (continued)

24.2 *Capital transactions with owners*

VND

	For the nine-month period ended 30 September 2026	*For the nine-month period ended 30 September 2025*
Contributed share capital		
Share capital	1,625,280,810,000	1,625,280,810,000

24.3 *Ordinary shares*

	Number of shares	
	30 September 2026	*01 January 2026*
Authorized issuing shares	162,528,081	162,528,081
Issued and paid-up shares		
Ordinary shares	*162,528,081*	*162,528,081*
Shares in circulation		
Ordinary shares	*162,528,081*	*162,528,081*

24.4 *Earning per shares*

Basic and diluted earnings per share are calculated as follows:

	For the nine-month period ended 30 September 2026	*For the nine-month period ended 30 September 2025*
Net profit after tax attributable to ordinary shareholders (VND)	**293,294,091,539**	**199,384,091,372**
Weighted average number of ordinary shares in circulation during the period	181,380,889	181,380,889
Weighted average number of ordinary shares in circulation has been adjusted for dilution effects during the period	**181,380,889**	**181,380,889**
Earnings per share (VND)		
Basic earnings per share	1,617	1,099
Diluted earnings per share	1,617	1,099

There have been no dilutive potential ordinary shares in current year and up to the date of these consolidated financial statements.

(*) On 10 September 2026, the Company completed the issuance of 16,251,901 ordinary shares as a 10% stock dividend (10:1 ratio) and 2,600,000 bonus shares under the Employee Stock Ownership Plan ("ESOP"), funded from retained earnings as at 31 December 2025, pursuant to the General Meeting of Shareholders' Resolution No. 15/2026/NQ-AGI-ĐHĐCĐ dated 29 June 2026. Accordingly, the weighted average number of ordinary shares outstanding for the current period has been adjusted to reflect the Company's stock dividend and ESOP share issuance described above. The weighted average number of ordinary shares outstanding for the nine-month period ended 30 September 2025 has also been retrospectively adjusted to reflect these share issuances, compared with the amount previously presented in the interim consolidated financial statements for that period.

25. REVENUE FROM SALE OF GOODS AND RENDERING OF SERVICES

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025 (Restated)
Revenue from sale and rental of apartments	19,140,953,475	129,234,359,337	110,166,090,918	429,411,660,144
Rendering of consulting	-	36,585,816,491	38,194,545,455	101,048,650,660
Rendering of other services	4,631,885,631	4,547,663,357	12,453,470,560	11,387,057,908
TOTAL	**23,772,839,106**	**170,367,839,185**	**160,814,106,933**	**541,847,368,712**

26. COST OF GOODS SOLD AND SERVICES RENDERED

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025 (Restated)
Cost of apartments sold and	(37,200,914,556)	(61,286,181,181)	19,932,480,754	44,482,169,182
Cost of consulting and marketing services rendered	67,841,347	36,738,060,456	20,970,643,982	67,186,378,507
Cost of other services	460,583,357	515,690,653	898,221,885	1,812,393,722
TOTAL	**(36,672,489,852)**	**(24,032,430,073)**	**41,801,346,621**	**113,480,941,410**

27. GAIN FROM DISPOSAL AND SALE OF INVESTMENT PROPERTIES

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025 (Restated)
Revenue from the sale and	-	-	-	14,198,847,320
Cost of the sale and liquidation of investment property	-	-	-	(7,337,971,907)
TOTAL	**-**	**-**	**-**	**6,860,875,413**

28. FINANCE INCOME

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Gain on remeasurement of previously held investments upon obtaining control (Note 04)	-	-	165,054,810,554	-
Interest from BCC	3,841,748,275	21,065,585,754	34,664,339,158	81,967,112,880
Interest income from term-deposits; loan receivables	31,617,137,045	114,562,568	44,082,712,532	714,775,832
Foreign exchange gains/(losses)	7,888,904,502	848	11,775,990,255	3,431
TOTAL	**43,347,789,822**	**21,180,149,170**	**255,577,852,499**	**82,681,892,143**

29. FINANCE EXPENSES

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Interest expenses	23,835,127,521	27,943,908,097	71,578,713,674	87,728,606,977
Interest from BCC	19,746,575,344	-	29,852,876,716	-
Payment discount	651,123,862	850,162,861	873,414,749	3,482,122,286
Foreign exchange losses	-	3,357,896,889	-	23,285,724,642
Others	2,730,259,397	2,110,126,220	7,717,661,963	6,736,319,729
TOTAL	**46,963,086,124**	**34,262,094,067**	**110,022,667,102**	**121,232,773,634**

30. SELLING EXPENSES

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Brokerage commission expenses	5,305,867,867	18,063,703,886	23,466,253,451	57,792,701,502
Interest support expense	5,246,002,599	6,181,880,139	15,166,360,044	18,291,898,120
Gifts and promotions for customers expense	171,394,358	426,635,808	402,120,946	1,456,176,217
Others	374,221,610	1,026,766,903	2,226,026,598	2,570,805,795
TOTAL	**11,097,486,434**	**25,698,986,736**	**41,260,761,039**	**80,111,581,634**

31. GENERAL AND ADMINISTRATIVE EXPENSES

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Labor cost	12,217,761,339	5,584,154,377	24,201,191,438	16,916,702,446
Tools and supplies	73,024,564	33,421,650	175,125,280	96,398,035
Depreciation and amortisation expenses	1,801,868,643	1,832,227,668	5,403,578,151	5,615,728,015
External services expenses	9,943,588,915	7,007,215,185	31,559,218,329	25,002,048,459
Others	832,632,073	636,228,267	7,620,053,832	4,752,016,400
TOTAL	**24,868,875,534**	**15,093,247,147**	**68,959,167,030**	**52,382,893,355**

32. OTHER INCOME

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Contract violation penalty received	2,189,236,366	1,283,695,349	8,031,306,877	6,645,789,010
Gain on bargain purchase (Note 04)	-	-	139,504,700,605	-
Others	1,508,278,229	1,454,128,131	2,564,326,619	4,044,892,417
TOTAL	**3,697,514,595**	**2,737,823,480**	**150,100,334,101**	**10,690,681,427**

33. OTHER EXPENSES

VND

	Quarter III/2026	Quarter III/2025	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Contract violation	247,120,274	(5,252,846,036)	1,205,690,654	1,394,887,515
Loss from disposal fixed asset	-	54,352,273	-	54,352,273
Others	121,855,561	5,865,455,564	1,801,541,381	6,012,920,565
TOTAL	**368,975,835**	**666,961,801**	**3,007,232,035**	**7,462,160,353**

34. CORPORATE INCOME TAX

The CIT rate applicable to the Company and its subsidiaries is 20% of taxable income.

The tax returns filed by the Company and its subsidiaries are subject to examination by the tax authorities. Because the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, the amounts reported in the consolidated financial statements could be changed at a later date upon final determination by the tax authorities.

34. CORPORATE INCOME TAX (continued)

34.1 CIT expense

VND

	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Current corporate income tax expense	5,689,393,134	32,652,140,622
Accrued/(Reversal) provisional CIT at 1% on advances received from customers	35,340,813,900	(1,652,187,328)
Deferred tax (income)/expense	(32,883,178,867)	37,026,422,642
TỔNG CỘNG	**8,147,028,167**	**68,026,375,937**

Reconciliation between CIT expense and the accounting profit before tax multiplied by CIT rate is presented below:

VND

	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Accounting profit before tax	**301,441,119,706**	**267,410,467,309**
At CIT rate applicable to the Company and its subsidiaries	60,288,223,941	53,482,093,462
Adjustments:		
Non-deductible expenses	1,571,124,408	2,110,745,592
Changes in the fair value of investments	(60,911,902,231)	23,150,559,232
Tax losses for period for which no deferred tax asset has been recognize	7,199,582,049	(10,717,022,349)
CIT expense	**8,147,028,167**	**68,026,375,937**

34.2 Current tax

The current tax payable is based on taxable income for the current year. The taxable income of the Group for the year differs from the accounting profit before tax as reported in the consolidated income statement because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are not taxable or deductible. The Group's liability for current tax is calculated using tax rates that have been enacted by the consolidated balance sheet date.

34.3 Deferred tax

The following are deferred tax assets and deferred tax liabilities recognised by the Group, and the movements thereon, during the current and previous year as follows:

VND

	Consolidated balance sheet		*Consolidated income statement*	
	30 September 2026	*01 January 2026*	*For the nine-month period ended 30 September 2026*	*For the nine-month period ended 30 September 2025*
Temporary non-deductible operating expenses	4,345,690,435	9,545,422,855	(5,199,732,420)	(46,137,211,327)
Provisional CIT paid at 1% on advances received and Unrealised profit	36,235,077,327	894,263,427	35,340,813,900	(1,674,090,703)
Deferred tax assets	***40,580,767,762***	***10,439,686,282***	***30,141,081,480***	***(47,811,302,030)***
Difference in fair value of net assets on business combination (Note 04)	(390,018,569,051)	-	-	-
Allocation in a business combination	(3,692,519,494)	(6,434,616,881)	2,742,097,387	10,784,879,388
Deferred tax liabilities	***(393,711,088,545)***	***(6,434,616,881)***	***2,742,097,387***	***10,784,879,388***
Net deferred tax credit to consolidated income statement			***32,883,178,867***	***(37,026,422,642)***

35. TRANSACTIONS WITH RELATED PARTIES

Significant transactions with related parties during the period were as follows:

VND

Related party	*Relationship*	*Transactions*	*For the nine-month period ended 30 September 2026*	*For the nine-month period ended 30 September 2025*
Significant transactions with related parties for The Lá Village project				
Gia Linh	Related party	Lending	371,090,850,000	15,795,000,000
		Lending collection	22,860,000,000	10,550,000,000
		Interest income	31,029,708,930	-
		Transfer the loan principal to BCC	-	2,795,000,000,000
		BCC refund	1,874,019,969,969	808,374,463,607
		BCC contribution	568,890,000,000	757,990,000,000
An Gia Housing Joint Stock Company ("An Gia Housing")	Related party	Lending collection	-	6,095,000,000
		Lending	302,600,000,000	-
		Interest income	2,188,175,343	17,450,068
Significant transactions with related parties - The Gió Riverside project				
Loc Phat *(Business combination from 28 May 2026)*	Associate	Revenue from BCC	12,092,547,945	27,510,546,574
		BCC contribution	140,030,000,000	-
		BCC refund	490,330,000,000	-
Dong Nam *(Business combination from 28 May 2026)*	Associate	Loans	267,200,000,000	-
		Loan repayment	267,200,000,000	-
		Rendering of services	50,909,090,909	-
		Interest expense	300,673,973	-
		BCC contribution	108,000,000,000	18,000,000,000
		BCC refund	2,500,000,000	-
An Gia Hung Phat	Related party	BCC refund	-	355,370,000,000
		Revenue from BCC	22,094,996,693	54,456,566,306
		Rendering of services	50,585,536,870	100,157,619,019
		Receipt of service fees	6,368,242,713	-
		Payment of service fees	779,989,561,265	-
		Receipt of deposit	47,470,850,000	89,000,000,000
		Refund of deposit	-	89,000,000,000
		Transfer of project customer receivables	985,053,560,440	-
		Loans	5,700,000,000	-
		Loan repayment	79,392,000,000	-
		Interest expense	186,549,122	-
Gia Hung	Related party	Revenue from BCC	2,663,013,698	-
		Repayment	30,000,000,000	-
Significant transactions with related parties for Westgate 2				
Vinh Nguyen	Related party	Interest income	-	50,529,863
		Transfer the loan principal to BCC	-	274,220,000,000
		BCC contribution	-	327,300,000,000
		BCC refund	512,990,000,000	219,000,000,000
Nam Duc	Related party	BCC contribution	561,000,000,000	-
		BCC refund	399,900,000,000	-
An Minh	Related party	BCC contribution	25,550,000,000	-
		BCC Contribution Received	450,000,000,000	-
Significant transactions with related parties for other projects				
An Gia Housing	Related party	Service fee payment	1,247,377,088	14,406,529,121
		Brokerage fee Service revenue	1,116,604,074	1,875,167,095
Hien Duc	Related party	Service fee payment	1,078,089,986	41,567,020,994
		Purchasing of service	-	7,703,646,608
		Interest expense	-	14,842,561,645
		Loan repayment		199,900,000,000
Hoosiers Vn-1 Ltd., ("Hoosiers")	Shareholder	Loan repayment	-	70,038,000,000

35. TRANSACTIONS WITH RELATED PARTIES (Continued)

Amounts due from and due to related parties at the balance sheet dates were as follows:

VND

Related party	*Relationship*	*Transactions*	*30 September 2026*	*01 January 2026*
Short-term trade receivables				
An Gia Hung Phat	Related party	Rendering of services	-	6,368,242,713
Other related parties	Related party	Revenue from sale of goods	1,111,836,285	561,860,355
TOTAL			**1,111,836,285**	**6,930,103,068**
Other Short-term Investments				
An Gia Hung Phat (i)	Related party	Revenue from BCC	25,110,989,913	-
Gia Hung	Related party	BCC contribution	-	120,000,000,000
		Interest income	-	1,149,315,068
Gia Linh	Related party	Lending	1,575,776,586,233	-
		Interest income	88,939,015,511	-
An Gia Housing	Related party	Lending	302,600,000,000	-
		Interest income	2,188,175,343	-
TOTAL			**1,994,614,767,000**	**121,149,315,068**
Other Long-term Investments				
An Gia Hung Phat (i)	Related party	BCC contribution	467,249,000,000	467,249,000,000
Nam Duc	Related party	BCC contribution	1,025,763,767	-
TOTAL			**468,274,763,767**	**467,249,000,000**
Investments in equity of other entities				
Loc phat	Associate	BCC contribution	-	350,300,000,000
An Minh	Related party	BCC contribution	475,550,000,000	-
Nam Duc	Related party	BCC contribution	416,100,000,000	-
Vinh Nguyen	Related party	BCC contribution	377,280,000,000	890,270,000,000
Gia Hung	Related party	BCC contribution	120,000,000,000	-
Dong Nam	Associate	BCC contribution	-	108,000,000,000
Gia Linh	Related party	BCC contribution	1,443,184,566,424	2,468,258,536,393
TOTAL			**2,832,114,566,424**	**3,816,828,536,393**
Other short-term receivables				
Loc Phat (iii)	Associate	Interest from BCC	-	9,270,953,424
An Gia Hung Phat (i)	Related party	Interest from BCC	22,294,669,863	90,890,796,458
		Receivables from booking deposits collected by distribution agents	207,856,385,497	-
Other related parties	Related party	Advance	132,100,821,086	6,285,115,830
TOTAL			**362,251,876,446**	**106,446,865,712**
Short-term trade payables				
An Gia Hung Phat	Related party	Brokerage fee	36,421,174,001	-
Hien Duc	Related party	Brokerage fee	-	1,078,089,986
An Gia Housing	Related party	Brokerage fee	908,264,482	927,377,088
TOTAL			**37,329,438,483**	**2,005,467,074**
Short-term advance from customer				
Other parties	Related party	Pay in advance for the apartment	5,795,587,541	5,473,340,491
TOTAL			**5,795,587,541**	**5,473,340,491**

35. TRANSACTIONS WITH RELATED PARTIES (Continued)

Other payables				
An Gia Hung Phat	Related party	Interest from BCC	12,853,696,603	-
Dong Nam	Related party	Interest from BCC	-	533,095,890
Gia An		Interest from BCC	-	14,701,034,609
Hien Duc		Interest expenses	-	6,227,643,723
Other related parties	Related party	Contract termination	159,090,278,009	160,604,761,431
TOTAL			**171,943,974,612**	**182,066,535,653**
Dividends and profit payable				
Other related parties	Related party	*Dividends and profit payable*	115,169,058	61,713,762
Short-term loans				
An Gia Hung Phat	Related party	Short-term loan	5,450,000,000	-

Transactions with other related parties

Remuneration to members of the Board of Directors, Audit committee under the Board of Directors and Management:

VND

Individuals	*Position*	*Remuneration*	
		For the nine-month period ended 30 September 2026	*For the nine-month period ended 30 September 2025*
Mr Nguyen Ba Sang	Chairman	1,871,730,000	1,871,730,000
Mrs Nguyen Mai Giang	Deputy General Director	1,242,900,000	1,094,900,000
Mr Nguyen Thanh Chau	Chief Accountant	1,224,900,000	972,900,000
Mr Louis T Nguyen	Member	-	112,500,000
Mr Le Duy Binh	Member	199,999,998	199,999,998
Mr Do Le Hung	Member	500,000,004	500,000,004
TOTAL		**5,039,530,002**	**4,752,030,002**

36. SEGMENT INFORMATION

Business segment

The following tables present revenue and profit and certain assets and liability information regarding the Group's business segment

VND

	Real estate services	*Consulting services*	*Others*	*Total*
For the nine-month period ended 30 September 2026				
Revenue				
Sales to external customers	111,945,400,234	38,194,545,455	10,674,161,244	*160,814,106,933*
Results				
Net profit before corporate income tax	321,687,323,409	(47,403,954,225)	27,157,750,522	*301,441,119,706*
Corporate income/Defer tax expense	(3,202,350,450)	-	(4,944,677,717)	*(8,147,028,167)*
Net profit after corporate income tax	318,484,972,959	(47,403,954,226)	22,213,072,807	*293,294,091,539*
As at 30 September 2026				
Assets and liabilities				
Total assets	10,883,051,237,909	548,155,405,055	8,261,947,587	11,439,468,590,551
Total liabilities	6,805,542,145,314	825,224,343,174	114,848,250	7,630,881,336,738
For the nine-month period ended 30 September 2025				
Revenue				
Sales to external customers	433,536,336,900	101,048,650,660	7,262,381,152	541,847,368,712
Gain From Disposal And Sale Of Investment	14,198,847,320	-	-	14,198,847,320
Results				
Net profit before corporate income tax	303,300,921,367	(36,054,750,501)	164,296,443	267,410,467,309
Corporate income/Defer tax expense	(68,026,375,937)	-	-	(68,026,375,937)
Net profit after corporate income tax	235,274,545,430	(36,054,750,501)	164,296,443	199,384,091,372
As at 31 December 2025				
Assets and liabilities				
Total assets	4,748,669,666,108	598,709,476,653	129,565,863,217	5,476,945,005,978
Total liabilities	1,280,686,470,358	680,646,071,172	614,848,250	1,961,947,389,780

37. COMMITMENTS

Operating lease commitment (lessee)

The Group leases its premises under operating lease arrangements. The minimum lease commitment as at the balance sheet dates under the operating lease agreements are as follows:

VND

	30 September 2026	*01 January 2026*
Less than 1 year	13,235,924,374	16,451,212,114
From 1 - 5 years	4,411,974,791	17,647,899,166
TOTAL	**17,647,899,165**	**34,099,111,280**

Operating lease commitment (lessor)

The Group lets out commercial area under operating lease arrangement. The future minimum rental receivables as at the balance sheet dates under the operating lease agreements are as follows:

VND

	30 September 2026	*01 January 2026*
Less than 1 year	489,698,303	723,289,932
From 1 - 5 years	883,355,864	611,732,000
TOTAL	**1,373,054,167**	**1,335,021,932**

38. EVENT AFTER THE CONSOLIDATED BALANCE SHEET DATE

There is no other matter or circumstance that has arisen since the balance sheet date that requires adjustment or disclosure in the interim consolidated financial statements of the Group.

Nguyen Thi Y Nhi	Nguyen Thanh Chau	Nguyen Ba Sang
Preparer	Chief Accountant	Legal representative

26 October 2026