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 separate financial statements

For the third quarter 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
THÀNH PHỐ

An Gia Real Estate Investment and Development Corporation

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INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 September 2026

VND

	ASSETS	Code	Notes	30/09/2026	31/12/2025
A	**CURRENT ASSETS**	100		882,856,710,793	785,556,998,533
I.	**Cash and cash equivalents**	110	V. 1	1,231,033,208	2,964,886,835
1.	Cash	111		1,231,033,208	2,964,886,835
II.	**Short-term investments**	120		467,456,729,791	588,592,359,703
1.	Short-term held-to-maturity investments	123	V. 2	207,729,791	210,768,059,703
2.	Provision for short-term held-to-maturity investments	124	V. 2	-	(89,424,700,000)
3.	Other short-term investments	125	V. 9	467,249,000,000	467,249,000,000
III.	**Current accounts receivable**	130		388,859,404,029	142,452,812,334
1.	Short-term trade receivables	131	V. 3	27,288,363,619	21,434,876,332
2.	Short-term advances to suppliers	132		23,054,353,898	294,700,000
3.	Other short-term receivables	135	V. 4	365,516,686,512	147,723,236,002
4.	Provision for doubtful short-term receivables	136	V. 4	(27,000,000,000)	(27,000,000,000)
IV.	**Inventories**	140	V. 5	-	13,832,215,312
1.	Inventories	141		-	13,832,215,312
V.	**Other current assets**	160		25,309,543,765	37,714,724,349
1.	Short-term deferred expenses	161	V. 6	3,984,086,263	15,403,549,525
2.	Value-added tax deductible	162		-	199,865,368
3.	Other current assets	165	V. 7	21,325,457,502	22,111,309,456
B	**NON-CURRENT ASSETS**	200		2,998,696,818,577	2,270,101,332,887
I.	**Long-term receivables**	210		53,000,000	53,000,000
1.	Other long-term receivables	215	V. 4	53,000,000	53,000,000
II.	**Fixed assets**	220	V. 8	5,460,057,297	11,107,524,798
1.	Tangible fixed assets	221		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 assets	227		1,269,233,812	5,311,175,421
	Cost	228		19,615,189,634	19,615,189,634
	Accumulated amortisation	229		(18,345,955,822)	(14,304,014,213)
III.	**Investment properties**	240	V. 8	8,261,947,589	8,416,548,149
	Cost	241		10,019,469,059	10,019,469,059
	Accumulated depreciation	242		(1,757,521,470)	(1,602,920,910)
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
IV.	**Long-term investments**	260		2,980,449,579,507	2,245,439,662,149
1.	Investments in subsidiary	261	V. 9	2,614,914,295,047	1,470,017,451,685
2.	Investments in associates, jointly controlled entities	262	V. 9	945,300,000	72,945,300,000
3.	Investment in other entities	263	V. 9	392,000,000,000	730,300,000,000
4.	Provision for losses on investments in other entities	264	V. 9	(27,410,015,540)	(27,823,089,536)
5.	Long-term held-to-maturity investments	265	V. 2	89,424,700,000	-
6.	Provision for other long-term investments	266		(89,424,700,000)	-
V.	**Other long-term assets**	270		3,363,434,184	4,361,597,791
1.	Long-term deferred expenses	271	V. 6	3,363,434,184	4,361,597,791
	TOTAL ASSET	280		3,881,553,529,370	3,055,658,331,420

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

VND

	RESOURCES	*Code*	*Notes*	*30/09/2026*	*31/12/2025*
C	**LIABILITIES**	**300**		**836,778,847,560**	**692,700,575,558**
I.	**Current liabilities**	**310**		**836,741,107,560**	**692,623,467,308**
1.	Short-term trade payables	311	V. 10	2,247,994,357	5,153,677,153
2.	Short-term statutory obligations	314	V. 11	2,860,789,328	2,055,495,752
3.	Payable to employess	315		-	11,541,339,720
4.	Short-term accrued expenses	316	V. 12	87,029,102,840	44,583,230,379
5.	Short-term other payables	320	V. 13	129,661,649	1,694,986,676
6.	Short-term loan and finance lease obligations	321	V. 14	740,001,033,871	623,122,212,113
7.	Bonus and welfare fund	323		4,472,525,515	4,472,525,515
II.	**Non-current liabilities**	**330**		**37,740,000**	**77,108,250**
1.	Other long-term liabilities	338		37,740,000	77,108,250
D	**OWNERS' EQUITY**	**400**	**V. 15**	**3,044,774,681,810**	**2,362,957,755,862**
1.	Share capital	411		1,625,280,810,000	1,625,280,810,000
	Share 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	-
3.	Undistributed earnings	420		1,051,935,673,610	558,637,757,662
	- Undistributed earnings by the end of prior period	*420A*		*370,118,747,662*	*413,973,953,654*
	- Undistributed earnings of current period	*420B*		*681,816,925,948*	*144,663,804,008*
	TOTAL LIABILITIES AND OWNERS' EQUITY	**440**		**3,881,553,529,370**	**3,055,658,331,420**

Nguyen Thi Y Nhi
Preparer

Nguyen Thanh Chau
Chief Accountant

CONG TY CO PHAN DAU TU VA PHAT TRIEN BAT DONG SAN AN GIA

Nguyen Ba Sang
Legal representative

26 October 2026

INTERIM SEPARATE INCOME STATEMENT
For the third quarter 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
1. Net revenue from sale of goods and rendering of services	10	VI. 1	3,042,659,075	36,818,477,092	73,783,577,225	101,751,783,431
2. Cost of goods sold and services rendered	11	VI. 2	(144,996,632)	(35,899,173,878)	(38,027,274,503)	(64,756,939,778)
3. Gross profit from sale of goods and rendering of services	20		2,897,662,443	919,303,214	35,756,302,722	36,994,843,653
4. Gain on disposal of investment properties	21	VI. 3		-		41,786,046
5. Financial income	22	VI. 4	61,433,767,343	45,586,443,971	748,772,785,377	200,654,527,572
In which: Profit divided	*22A*		*50,000,000,000*	*21,407,749,650*	*699,625,417,025*	*123,457,227,135*
6. Financial expenses	23	VI. 5	(18,029,380,613)	(17,276,475,608)	(48,440,971,146)	(68,574,369,064)
In which: Interest expenses	*24*		*(18,473,718,342)*	*(13,931,795,037)*	*(48,854,045,142)*	*(45,533,494,270)*
7. Selling expenses	25	V.	-	(50,138,928)	-	(50,138,928)
8. General and administrative expenses	26	VI. 6	(16,231,553,677)	(14,705,599,813)	(54,247,298,682)	(50,361,101,800)
9. Operating profit	30		30,070,495,496	14,473,532,836	681,840,818,271	118,705,547,479
10. Other income	31	VI. 7	31,834,561	54,587,460	146,778,661	656,230,015
11. Other expenses	32	VI. 8	(89,604,078)	(54,352,273)	(170,670,984)	(786,741,259)
12. Other (loss) profit	40		(57,769,517)	235,187	(23,892,323)	(130,511,244)
13. Total net profit before tax	50		30,012,725,979	14,473,768,023	681,816,925,948	118,575,036,235
14. Current corporate income tax expense	51	VI. 9	-	-	-	-
15. Net profit after tax	60		30,012,725,979	14,473,768,023	681,816,925,948	118,575,036,235

Nguyen Thi Y Nhi
Preparer

Nguyen Thanh Chau
Chief Accountant

Nguyen Ba Sang
Legal representative

26 October 2026

INTERIM SEPARATE CASH FLOW STATEMENT
For the third quarter 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
I. CASH FLOWS FROM OPERATING ACTIVITIES				
Accounting profit before tax	1		**681,816,925,948**	**118,575,036,235**
Depreciation and amortisation	2		5,838,568,061	6,080,681,695
Provisions	3		(413,073,996)	112,285,325
Foreign exchange (profits)/losses arisen from revaluation of monetary accounts denominated in	4		(11,775,990,255)	20,584,703,299
(Profits) from investing and financing activities	5		(736,992,640,891)	(200,641,961,285)
Borrowing expenses	6		48,854,045,142	45,533,494,270
Operating (loss) before changes in working capital	8		**(12,672,165,991)**	**(9,755,760,461)**
(Increase) Decrease in receivables	9		(32,605,136,363)	17,286,464,825
Decrease (Increase) in inventories	10		13,832,215,312	(29,485,668,959)
(Decrease) Increase in payables (other than interest, corporate income tax)	11		(12,141,364,819)	14,187,036,579
Decrease (Increase) in deferred expenses	12		12,417,626,869	(3,217,866,094)
Borrowing expenses paid	14		(9,609,730,079)	(108,323,602,997)
Net cash flows used in operating activities	20		**(40,778,555,071)**	**(119,309,397,107)**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase and construction of fixed assets	21		(325,800,000)	(1,153,000,000)
Proceeds from disposals of fixed assets	22		-	2,775,176,326
Loans to other entities and bank term deposits	23		(1,914,148,046)	(365,289,725)
Collections from borrowers and bank term deposits	24		2,700,000,000	7,657,937,532
Payments for investments in other entities	25		(1,227,326,843,362)	(18,748,500,000)
Proceeds from sale of investments in other entities	26		612,730,000,000	155,370,150,000
Interest and dividends received	27		524,526,680,839	142,103,416,149
Net cash flows from investing activities	30		**(89,610,110,569)**	**287,639,890,282**
III. CASH FLOWS FROM FINANCING ACTIVITIES				
Drawdown of borrowings	33		175,617,455,584	7,533,570,530
Repayment of borrowings	34		(46,962,633,826)	(187,142,440,459)
Net cash flows (used in) from financing activities	40		**128,654,821,758**	**(179,608,869,929)**
Net (decrease) in cash of the period	50		**(1,733,843,882)**	**(11,278,376,754)**
Cash at beginning of the period	60		**2,964,886,835**	**21,271,212,200**
Impact of exchange rate fluctuation	61		**(9,745)**	**296,701**
Cash at end of the period	70		**1,231,033,208**	**9,993,132,147**

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

26 October 2026

I. 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 20th amended BRC dated 6 October 2024.

The Company's shares were listed on the Ho Chi Minh Stock Exchange ("HOSE") with the 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 are real estate trading; real estate brokerage; real estate management; real estate exchange; management consulting; advertising; marketing research and public opinion polling; organization of conventions and trading shows.

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

The number of the Company's employees as at 30 September 2026 was 22 (31 December 2025: 94).

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

MANAGEMENT

Members of the Management 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 period and at the date of this report isMr Nguyen Ba Sang.

II. BASIS OF PREPARATION

1. Purpose of preparing the separate financial statements

The Company has subsidiaries as disclosed in the separate financial statements. The Company prepared these separate financial statements to meet the prevailing requirements in relation to disclosure of information, specifically the Circular No. 96/2020/TT-BTC on disclosure of information on the securities market. Concurrently, the Company has also prepared the consolidated financial statements of the Company and its subsidiaries for the third quarter and period then ended 30 September 2026.

Users of the separate financial statements should read them together with the said consolidated financial statements in order to obtain full information on the consolidated financial position, consolidated results of operations and consolidated cash flows of the Company and its subsidiaries.

2. Accounting standards and system

The separate financial statements of the Company expressed in Vietnam dong ("VND") are prepared in accordance with Vietnamese Enterprise Accounting System and 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).

Accordingly, the accompanying separate 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 separate financial position and separate results of operations and separate cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

II. BASIS OF PREPARATION

3. Applied accounting documentation system

The Company's applied accounting documentation system is the General Journal.

4. Fiscal year

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

5. Accounting currency

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

III RESTATEMENT OF PRIOR-YEAR FINANCIAL STATEMENTS

From 2026, the Company applies Circular No. 99/2025/TT-BTC issued by the Ministry of Finance which provides Corporate accounting guidelines. 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 separate financial statements. However, certain line items in the comparative separate statement of financial position have been reclassified for presentation purposes to comply with the requirements of Circular No. 99/2025/TT-BTC; such restatement does not affect total assets, total liabilities or equity.

The Company's statement of financial position 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. The changes in certain line items of the statement of financial position as at 31 December 2025 are presented as follows:

VND

Statement of Financial Position
As at 31 December 2025

		Reported value	Changes	Restated value
A -	**CURRENT ASSETS**	**785,556,998,533**	**-**	**785,556,998,533**
II.	**Short-term investments**	**587,443,044,635**	**1,149,315,068**	**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 investments	-	(89,424,700,000)	(89,424,700,000)
	Other short-term investments	587,249,000,000	(120,000,000,000)	467,249,000,000
III.	**Current accounts receivable**	**143,602,127,402**	**(1,149,315,068)**	**142,452,812,334**
	Other short-term receivables	736,315,595,705	(588,592,359,703)	147,723,236,002
VI.	**Other current assets**	**37,714,724,349**	**-**	**37,714,724,349**
	Short-term prepaid expenses	15,403,549,525	(15,403,549,525)	-
	Short-term deferred expenses	-	15,403,549,525	15,403,549,525
	Other current assets	-	22,111,309,456	22,111,309,456
B -	**NON-CURRENT ASSETS**	**2,270,101,332,887**	**-**	**2,270,101,332,887**
I.	**Long-term receivables**	**730,353,000,000**	**(730,300,000,000)**	**53,000,000**
	Other long-term receivables	730,353,000,000	(730,300,000,000)	53,000,000
IV.	**Long-term investments**	**1,515,139,662,149**	**730,300,000,000**	**2,245,439,662,149**
	Investment in other entities	-	730,300,000,000	730,300,000,000
V.	**Other long-term assets**	**4,361,597,791**	**-**	**4,361,597,791**
	Long-term prepaid expenses	4,361,597,791	(4,361,597,791)	-
	Long-term deferred expenses	-	4,361,597,791	4,361,597,791
	TOTAL ASSET	**3,055,658,331,420**	**-**	**3,055,658,331,420**
A -	**LIABILITIES**	**692,700,575,558**	**-**	**692,700,575,558**
B -	**OWNERS' EQUITY**	**2,362,957,755,862**	**-**	**2,362,957,755,862**
	TOTAL LIABILITIES AND OWNERS' EQUITY	**3,055,658,331,420**	**-**	**3,055,658,331,420**

The Income Statement and the cash flows for the nine-month period ended 30 September 2025 have been restated to reflect the retrospective adjustments arising from the change in accounting policy as mentioned above. The changes in certain line items of the interim separate results of its operations and its interim separate cash flows for the nine-month period ended 30 September 2025 are presented in the table below:

VND

Income Statement
For the nine-month period ended 30 September 2025

	Reported value	Changes	Restated value
Net revenue from sale of goods and rendering of services	102,854,839,851	(1,103,056,420)	101,751,783,431
Cost of goods sold and services rendered	(65,818,210,152)	1,061,270,374	(64,756,939,778)
Gain/(loss) on disposal of investment properties		41,786,046	41,786,046
Operating profit	118,705,547,479		118,705,547,479
Total net profit before tax	118,575,036,235		118,575,036,235
Net profit after tax	118,575,036,235		118,575,036,235

III RESTATEMENT OF PRIOR-YEAR FINANCIAL STATEMENTS (continued)

VND

Cash Flow Statement
For the nine-month period ended 30 September 2025

	Reported value	Changes	Restated value
I. CASH FLOWS FROM OPERATING ACTIVITIES			
(Profits) from investing activities	(200,641,961,285)	200,641,961,285	-
(Profits) from investing and financing activities	-	(198,983,155,947)	(198,983,155,947)
Interest expenses	45,533,494,270	(45,533,494,270)	-
Borrowing expenses	-	45,533,494,270	45,533,494,270
Operating (loss) before changes in working capital	**(9,755,760,461)**	**1,658,805,338**	**(8,096,955,123)**
(Increase) in prepaid expenses	(3,217,866,094)	3,217,866,094	-
(Increase) in deferred expenses	-	(3,217,866,094)	(3,217,866,094)
Interest paid	(108,323,602,997)	108,323,602,997	-
Borrowing expenses paid	-	(108,323,602,997)	(108,323,602,997)
Net cash flows used in operating activities	**(119,309,397,107)**	**1,658,805,338**	**(117,650,591,769)**
II. CASH FLOWS FROM INVESTING ACTIVITIES		-	
Interest and dividends received	142,103,416,149	(8,083,995)	142,095,332,154
Net cash flows from investing activities	**287,639,890,282**	**(8,083,995)**	**287,631,806,287**
III. CASH FLOWS FROM FINANCING ACTIVITIES			
Drawdown of borrowings	7,533,570,530	(1,650,721,343)	5,882,849,187
Net cash flows (used in) from financing activities	**(179,608,869,929)**	**(1,650,721,343)**	**(181,259,591,272)**
Net increase in cash of the period	**(11,278,376,754)**	-	**(11,278,376,754)**

IV SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Cash and cash equivalents

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

2. Receivables

Receivables are presented in the separate statement of financial position 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 statement of financial position date which are doubtful of being recovered. Increases or decreases to the provision balance are recorded as general and administrative expenses in the separate income statement.

3. Inventories

Inventory property

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.

Cost includes:
- Land use rights;
- Interest expense is capitalised;
- Construction and development costs; and
- Planning and design costs, costs of site preparation, professional fees for legal services, property transfer taxes, construction overheads and other related costs.

Net realisable value is the estimated selling price in the ordinary course of the business, based on market prices at the statement of financial position date and discounted for the time value of money if material, less costs to completion and the

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

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 separate 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 separate income statement.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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 separate 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 separate income statement.

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

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 separate 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.

8. Borrowing costs

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

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

9. Deferred expenses

Deferred expenses are reported as short-term or long-term prepaid expenses on the separate statement of financial position 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 long-term deferred expenses and are amortised from 1 to 3 years or recognised matching with revenue to the separate income statement.

- Tools and consumables with large value issued into production and can be used for more than one year;
- Office renovation expenses; and
- Office rental.

10. Investments

Investments in subsidiaries

Investment in subsidiaries over which the Company has control are carried at cost.

Distributions from accumulated net profits of the subsidiaries arising subsequent to the date of acquisition are recognised in the separate income statement. Distributions from sources other than from such profits are considered a recovery of investment and are deducted to the cost of the investment.

Investment in associates

Investment in associates over which the Company has significant influence are carried at cost.

Distributions from accumulated net profits of the associates arising subsequent to the date of acquisition are recognised in the separate income statement. Distributions from sources other than from such profits are considered a recovery of investment and are deducted to the cost of the investment.

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 statement of financial position date. Increases or decreases to the provision balance are recorded as finance expense in the separate 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 separate financial statements and deducted against the value of such investments.

11. 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 Company.

12. Provisions

Provisions are recognised when the Company 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.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

13. Foreign currency transactions

Transactions in currencies other than the Company'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 end of the period, monetary balances denominated in foreign currencies are translated at the actual exchange rates at the statement of financial position date which are determined as follows:

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

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

14. Appropriation of net profits

Net profit after tax 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.

15. Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company 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.

Lease of apartments

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

Interest income

Interest income is recognised as the interest accrues (taking into account the effective yield on the asset) unless collectability is in doubt.

Dividends

Dividend is recognised when the Company's entitlement as an investor to receive the dividend is established.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

16. Taxation

Current income tax

Current income tax assets and liabilities for the current and prior periods 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 statement of financial position date.

Current income tax is charged or credited to the separate income statement, except when it relates to items recognised directly to equity, in which case the 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 Company to offset current tax assets against current tax liabilities and when the Company 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 statement of financial position 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 income tax assets is reviewed at each statement of financial position 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 income tax asset to be utilised. Previously unrecognised deferred income tax assets are re-assessed at each statement of financial position 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 statement of financial position date.

Deferred tax is charged or credited to the separate 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 Company to offset current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on either the same taxable entity or when the Company 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.

17. Related parties

Parties are considered to be related parties of the Company 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 Company 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.

V. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE SEPARATE STATEMENT OF FINANCIAL POSITION

1. CASH AND CASH EQUIVALENTS

VND

	30 September 2026	*31 December 2025*
Cash on hand	59,893,099	58,874,899
Cash at banks	1,171,140,109	2,906,011,936
In which:		
Vietnam Prosperity Joint Stock Commercial Bank	*13,596,960*	*2,115,560,987*
Vietnam Joint Stock Commercial Bank for Foreign Trade	*304,916,758*	*503,532,729*
Asia Commercial Joint Stock Bank	*313,367,452*	*63,396,899*
Vietnam Joint Stock Commercial Bank for Industry and Trade	*438,762,726*	*199,428,474*
Tien Phong Commercial Joint Stock Bank	*85,590,408*	*7,403,999*
Others	*14,905,805*	*16,688,848*
TOTAL	**1,231,033,208**	**2,964,886,835**

2. HELD-TO-MATURITY INVESTMENTS

VND

	30 September 2026	*31 December 2025* *(Restated)*
Short-term held-to-maturity investments	**207,729,791**	**210,768,059,703**
Capital contribution of Business Cooperation Contract ("BCC") with related parties (Note VII)	-	120,000,000,000
Gia Hung Real Estate Investment and Development Company Limited ("Gia Hung")	-	*120,000,000,000*
Interest receivables from BCC with related parties (Note VII)	-	1,149,315,068
Interest receivables from bank deposits	207,729,791	194,044,635
Investments in redeemable preference shares ("RPS")	-	89,424,700,000
Long-term held-to-maturity investments	**89,424,700,000**	-
Investments in RPS (Note 2.1)	*89,424,700,000*	-
TOTAL	**89,632,429,791**	**210,768,059,703**
Provision for other long-term investments	(89,424,700,000)	(89,424,700,000)
NET	**207,729,791**	**121,343,359,703**

2.1 Investments in redeemable preference shares

This amount represents the investments in the RPS which was issued by the related party ("the Issuer"), with detail as follows:

The Issuer	*30 September 2026*			
	No. of shares	*Value VND*	*Provision VND*	*Carrying value VND*
AGI & GLC Consultant Joint Stock Company("AGI & GLC")	8,942,470	89,424,700,000	(89,424,700,000)	-
TOTAL	**8,942,470**	**89,424,700,000**	**(89,424,700,000)**	-

The terms and conditions relevant to the above as follows:

- The shareholders hold 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 shareholder hold RPS will have the right as 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 part of the outstanding RPS, at the option of the Issuers, without the consent of the redeemable preference shareholders 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 hold RPS holding at least 80% of the outstanding RPS. The Issuers shall (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 which the Issuers declare and pays dividends to its ordinary shareholders, the shareholders hold 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, each shareholder hold RPS shall be entitled to the highest priority to receive the sum of the par value for such RPS, together with all dividends declared and unpaid to the date of distribution, before any amounts shall be paid or any assets of the Issuers shall be distributed to the holders of any outstanding shares of the Issuers other than the RPS, subject to any distributions which are ranked in the higher priority by law. The redeemable preference shareholders shall not be entitled to share in any further distribution of the property or assets of the Issuers.

3. SHORT-TERM TRADE RECEIVABLES

VND

	30 September 2026	*31 December 2025*
Trade receivables from customers	15,066,633,619	15,066,633,619
Individual customers who bought apartments	*15,066,633,619*	*15,066,633,619*
Others	-	-
Trade receivables from related parties (Note VII)	12,221,730,000	6,368,242,713
TOTAL	**27,288,363,619**	**21,434,876,332**

4. OTHER RECEIVABLES

VND

	30 September 2026	*31 December 2025 (Restated)*
Short-term	**365,516,686,512**	**147,723,236,002**
Interest receivables of Business Cooperation Contract	22,294,669,863	83,394,626,594
Dividend receivable	311,776,878,656	37,075,331,961
Deposits of terminated contracts	27,000,000,000	27,000,000,000
Advance to employees	4,415,137,993	223,277,447
Others	30,000,000	30,000,000
Long-term	**53,000,000**	**53,000,000**
Others	53,000,000	53,000,000
TOTAL	**365,569,686,512**	**147,776,236,002**
Provision for doubtful short-term receivables	(27,000,000,000)	(27,000,000,000)
NET	**338,569,686,512**	**120,776,236,002**
In which:		
Due from other parties	*31,278,000,000*	*27,180,290,000*
Due from related parties - Short-term (Note VII)	*334,291,686,512*	*120,595,946,002*
Due from related parties - Long-term (Note VII)	-	-

5. INVENTORIES

VND

	30 September 2026	*31 December 2025*
Services in progress	-	13,832,215,312
TOTAL	**-**	**13,832,215,312**

6. DEFERRED EXPENSES

VND

	30 September 2026	*31 December 2025 (Restated)*
Short-term	**3,984,086,263**	**15,403,549,525**
Office rental	3,559,784,945	14,955,647,376
Software license and supporting fees	424,301,318	447,902,149
Long-term	**3,363,434,184**	**4,361,597,791**
Office renovation	2,482,004,475	3,356,368,465
Tools and supplies	44,636,963	17,921,550
Rental fee of advertising panels	424,055,564	648,555,560
Others	412,737,182	338,752,216
TOTAL	**7,347,520,447**	**19,765,147,316**

7. OTHER CURRENT ASSETS

VND

	30 September 2026	*31 December 2025 (Restated)*
Short-term		
Short-term deposits at banks (Note 7.1)	21,325,457,502	22,111,309,456
TOTAL	**21,325,457,502**	**22,111,309,456**

7.1 Short-term deposits at banks

This amount represents short-term deposits at commercial banks with original maturity term from three (3) to twelve (12) months and earn applicable interest rates. Detail as follows:

VND

Banks	*30 September 2026*	*Purpose*
Joint Stock Commercial Bank for Investment and Development of Vietnam	8,856,653,554	Restricted accounts for The Star project
Vietnam Joint Stock Commercial Bank for Industry and Trade – Branch 11	8,800,000,000	
Joint Stock Commercial Bank for Foreign Trade of Vietnam	3,600,000,000	Pledged as short-term loan
Asia Commercial Joint Stock Bank	68,803,948	Restricted accounts for credit card
TOTAL	**21,325,457,502**	

8. FIXED ASSETS AND INVESTMENT PROPERTIES

VND

	Means of transportation	Office equipment	Computer software	Investment properties	TOTAL
Cost					
As at 31 December 2025	17,828,527,273	2,307,704,500	19,615,189,634	10,019,469,059	49,770,890,466
Increased during the period	-	36,500,000	-	-	36,500,000
As at 30 September 2026	17,828,527,273	2,344,204,500	19,615,189,634	10,019,469,059	49,807,390,466
Accumulated depreciation					
As at 31 December 2025	(12,071,136,228)	(2,268,746,168)	(14,304,014,213)	(1,602,920,910)	(30,246,817,519)
Depreciation for the period	(1,630,386,999)	(11,638,893)	(4,041,941,609)	(154,600,560)	(5,838,568,061)
As at 30 September 2026	(13,701,523,227)	(2,280,385,061)	(18,345,955,822)	(1,757,521,470)	(36,085,385,580)
Net carrying amount					
As at 31 December 2025	5,757,391,045	38,958,332	5,311,175,421	8,416,548,149	19,524,072,947
As at 30 September 2026	4,127,004,046	63,819,439	1,269,233,812	8,261,947,589	13,722,004,886

9. LONG-TERM INVESTMENTS

VND

	30 September 2026	*31 December 2025 (Restated)*
Short-term	**467,249,000,000**	**467,249,000,000**
Other short-term investments (Note 9.3)	**467,249,000,000**	**467,249,000,000**
Capital contribution of BCC with related parties (Note VII))	467,249,000,000	467,249,000,000
An Gia Hung Phat Development Joint Stock Company ("An Gia Hung Phat") (ii)	*467,249,000,000*	*467,249,000,000*
Long-term	**3,007,859,595,047**	**2,273,262,751,685**
Investments in subsidiaries (Note 9.1)	2,614,914,295,047	1,470,017,451,685
Investments in associates (Note 9.2)	945,300,000	72,945,300,000
Investment in other entities (Note 9.3)	392,000,000,000	730,300,000,000
Capital contribution of BCC with related parties (Note VII))	392,000,000,000	730,300,000,000
Loc Phat Investment Company Limited ("Loc Phat")	-	*350,300,000,000*
Vinh Nguyen Management and Investment Company Limited ("Vinh Nguyen") (i)	*272,000,000,000*	*272,000,000,000*
Gia Hung (ii)	*120,000,000,000*	-
Dong Nam Construction Trading Service Company Limited ("Dong Nam")	-	*108,000,000,000*
TOTAL	**3,475,108,595,047**	**2,740,511,751,685**
Provision for long-term investments	(27,410,015,540)	(27,823,089,536)
NET	**3,447,698,579,507**	**2,712,688,662,149**

9. LONG-TERM INVESTMENTS (continued)

9.1 *Investments in subsidiaries*

Details of investments in the operating subsidiaries are as follows:

Name	*Business activities*	*30 September 2026*		*31 December 2025*
		% Owner-ship (%)	*Cost of investment VND*	*Cost of investment VND*
Phuoc Loc Investment Construction Tourism Corporation ("Phuoc Loc")	Real estate trading	99.96	21,384,897,585	21,384,897,585
Lan Minh Construction Joint Stock Company ("Lan Minh")	Real estate trading	99.96	299,448,253,100	299,448,253,100
Le Gia Investment and Real estate Joint Stock Company ("Le Gia")	Real estate trading	99.99	224,981,600,000	224,981,600,000
An Gia Phu Thuan Real Estate Investment Company Limited ("Phu Thuan")	Real estate trading	100.00	18,920,000,000	18,920,000,000
Western City Company Limited ("Western City")	Real estate trading	99.99	703,523,061,000	703,523,061,000
AGI & HSR Consultant Joint Stock Company ("AGI & HSR")	Investment and management consultancy	99.98	201,759,640,000	201,759,640,000
An Gia Services Company Limited ("An Gi Services") (*)	Real estate service	100.00	10,150,000,000	-
Đông Nam (**)	Real estate trading	99.98	1,134,746,843,362	-
TOTAL			**2,614,914,295,047**	**1,470,017,451,685**

(*) The Company contributed capital to establish An Gia Services in accordance with Decision No. 05/2026/QĐ-AGI-PL dated 15 April 2026, which was issued its initial Enterprise Registration Certificate ("ERC") by the Department of Finance of Ho Chi Minh City on 24 April 2026.

(**) In accordance with the Resolution No. 11/2026/NQ-AGI-PL dated 28 May 2026, the Company has acquired addtional shares to increase its holding percentage in Loc Phat from 39,98% to 99,99%, and merged Loc Phat into Dong Nam. The merger has been formalized by the Department of Finance of Ho Chi Minh City through the issuance of the 18th amended BRC dated 28 July 2026 to Dong Nam.

9.2 *Investments in associates*

Details of investments in the operating associates are as follows:

Name	*Businessactivities*	*30 September 2026*		*31 December 2025*
		% Owner-ship (%)	*Cost of investment VND*	*Cost of investment VND*
AGI & GLC	Investment and management consultancy	21.01	945,300,000	945,300,000
Loc Phat		-	-	72,000,000,000
TOTAL			**945,300,000**	**72,945,300,000**

9.3 *Investments In Project Development*

(i) Westgate 2 Project:

The Company has invested in Vinh Nguyen Company to cooperate in the development of the Westgate 2 Project, operating for the period of thirty-six (36) months from 26 December 2024. As at 30 September 2026, the Company has fully contributed its committed investment capital of VND 272,000,000,000. Under the agreement, profits are distributed in cash in proportion to the parties' capital contributions. The project operator has full authority over the management and operation of the project. The project has obtained approval from the City People's Committee for the investment policy and approval of the investor pursuant to Decision No. 6492/QĐ-UBND dated 30 September 2026. According to the plan, this investment is expected to be reclassified as inventories and recognized in the consolidated financial statements in the fourth quarter of 2026.

(ii) Distribution activities – The Gió Riverside Project:

The Company participates in distribution, brokerage and marketing activities for The Gió Riverside Project through its partners. As at 30 September 2026, the total investment amounted to VND 587,249,000,000, including VND 120,000,000,000 through Gia Hung Company and VND 467,249,000,000 through An Gia Hung Phat Company. Under the agreements, profits from these arrangements are distributed in proportion to capital contributions.

10. SHORT-TERM TRADE PAYABLES

VND

	30 September 2026	*31 December 2025*
Trade payables to suppliers	**2,247,994,357**	**5,153,677,153**
Bizman Investment Joint Stock Company	-	*1,623,972,383*
FPT IS Company Limited - HCMC Branch	*1,275,656,271*	*1,275,656,271*
Others	*972,338,086*	*2,254,048,499*
TOTAL	**2,247,994,357**	**5,153,677,153**

11. STATUTORY OBLIGATIONS

VND

	31 December 2025	*Increase in period*	*Decrease in period*	*30 September 2026*
Personal income tax	2,055,495,752	7,022,922,863	(8,125,844,553)	952,574,062
Value-added tax	-	7,475,398,975	(5,567,183,709)	1,908,215,266
TOTAL	**2,055,495,752**	**14,498,321,838**	**(13,693,028,262)**	**2,860,789,328**

12. SHORT-TERM ACCRUED EXPENSES

VND

	30 September 2026	*31 December 2025*
Interest expenses	67,634,148,745	27,285,140,405
Transfer land use rights fees	11,387,102,737	11,387,102,737
Legal expense	2,840,000,000	2,840,000,000
Others	1,052,098,500	3,070,987,237
TOTAL	**87,029,102,840**	**44,583,230,379**
In which:		
Due to other parties	*87,029,102,840*	*18,274,361,434*

13. OTHER SHORT-TERM PAYABLES

VND

	30 September 2026	*31 December 2025*
Interest expenses	-	1,104,693,277
Deposits received	129,661,649	590,293,399
TOTAL	**129,661,649**	**1,694,986,676**
In which:		
Due to other parties	*129,661,649*	*590,293,399*
Due to related parties (Note VII)	-	*1,104,693,277*

14. LOANS

VND

	30 September 2026	31 December 2025
Short-term	**740,001,033,871**	**623,122,212,113**
Short-term loans from banks (Note 14.1)	145,106,033,871	16,451,212,113
Current portion of loan from other parties (Note 14.2)	594,895,000,000	606,671,000,000
TOTAL	**740,001,033,871**	**623,122,212,113**

Movement of loans are as follows:

VND

	For the nine-month period ended 30 September 2026	For the nine-month period ended 30 September 2025
Beginning balance	623,122,212,113	767,281,869,929
Drawdown of borrowings	175,617,455,584	7,533,570,530
Repayment of borrowings	(46,962,633,826)	(187,142,440,459)
Foreign exchange differences from revaluation of loans denominate in foreign currency	(11,776,000,000)	20,585,000,000
Ending balance	740,001,033,871	608,258,000,000

14.1 *Short-term loans from banks*

The short-term loans obtained from banks are to finance the Company's working capital requirements which bear negotiable market-based interest rates, as follows:

Bank	*30 September 2026* VND	*Principal repayment term*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thu Thiem Branch	11,122,187,881	*From 25 December 2026 to 22 February 2027*
Tien Phong Commercial Joint Stock Bank	133,983,845,990	*From 28 March 2026 to 8 May 2027*
TOTAL	**145,106,033,871**	

14.2 *Long-term loan from another party*

The long-term loan obtained from another party is to invest and develop Westgate 2 project which bears negotiable market-based interest rate, as follows:

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

15. OWNERS' EQUITY

15.1 *Increase and decrease in owners' equity*

VND

	Share capital	*Other owners' capital*	*Share premium*	*Undistributed earnings*	*Total*
For the period from 1 January 2025 to 30 September 2025					
As at 31 December 2024	1,625,280,810,000	-	179,039,188,200	413,973,953,654	2,218,293,951,854
Net profit for the period	-	-	-	118,575,036,235	118,575,036,235
As at 30 September 2025	1,625,280,810,000	-	179,039,188,200	532,548,989,889	2,336,868,988,089
For the period from 1 January 2026 to 30 September 2026					
As at 31 December 2025	1,625,280,810,000	-	179,039,188,200	558,637,757,662	2,362,957,755,862
Dividend by shares (i)	-	162,519,010,000	-	(162,519,010,000)	-
Issuance of shares under the Employee Stock Option Plan (i)	-	26,000,000,000	-	(26,000,000,000)	-
Net profit for the period	-		-	681,816,925,948	681,816,925,948
As at 30 September 2026	1,625,280,810,000		179,039,188,200	1,051,935,673,610	3,044,774,681,810

(i) On 10 September 2026, the Company completed the issuance of 16.251.901 common stock at a ratio of 10% (10:1) to pay dividends in shares and 2.600.000 shares under the employee stock option program from the Company's undistributed profit after tax as at 31 December 2025 in accordance with Resolution No. 15/2026/NQ-AGI-ĐHĐCĐ of the General Meeting of Shareholders dated 29 June 2026. On 6 October 2026, the Department of Finance of Ho Chi Minh City through the issuance of the 20th amended BRC approved the increase in share capital to VND 1.813.799.820.000.

15. OWNERS' EQUITY (continued)

15.2 Capital transactions with owners

VND

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

15.3 Shares

	Number of shares	
	30 September 2026	*31 December 2025*
Authorised 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

VI. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE SEPARATE INCOME STATEMENT

1. 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*
Rendering of brokerage, consulting and marketing services	-	36,585,816,491	70,000,000,000	101,048,650,660
Sale of other services	3,042,659,075	232,660,601	3,783,577,225	703,132,771
TOTAL	**3,042,659,075**	**36,818,477,092**	**73,783,577,225**	**101,751,783,431**

2. 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*
Cost of brokerage, consulting and marketing services rendered	93,463,112	35,847,640,358	37,872,673,943	64,602,339,220
Cost of other services	51,533,520	51,533,520	154,600,560	154,600,558
TOTAL	**144,996,632**	**35,899,173,878**	**38,027,274,503**	**64,756,939,778**

3. GAIN ON DISPOSAL OF INVESTMENT PROPERTIES

	Quarter III/2026	*Quarter III/2025*	*For the nine-month period ended 30 September 2026*	*For the nine-month period ended 30 September 2025*
Revenue from disposal of investment property	-	-	-	1,103,056,420
Carrying amount of investment property disposed	-	-	-	(1,061,270,374)
GAIN ON DISPOSAL OF INVESTMENT PROPERTIES	**-**	**-**	**-**	**(1,061,270,374)**

4. 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*
Interest income	179,909,086	3,113,108,567	3,183,833,459	9,860,324,544
Dividends	50,000,000,000	21,407,749,650	699,625,417,025	123,457,227,135
Share profit from BCC	3,364,953,755	21,065,585,754	34,187,544,638	67,336,975,893
Foreign exchange gains	7,888,904,502	-	11,775,990,255	-
TOTAL	**61,433,767,343**	**45,586,443,971**	**748,772,785,377**	**200,654,527,572**

5. 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 expense	18,473,718,342	13,931,795,037	48,854,045,142	45,533,494,270
Foreign exchange losses	-	3,357,896,889	-	22,235,424,642
(Reversal)/Others	(444,337,729)	(13,216,318)	(413,073,996)	805,450,152
TOTAL	**18,029,380,613**	**17,276,475,608**	**48,440,971,146**	**68,574,369,064**

6. 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 costs	7,036,838,381	5,584,154,377	19,020,268,480	16,916,702,446
External service expenses	6,988,729,130	6,971,807,198	27,462,365,039	24,544,868,931
Depreciation and amortisation expenses	1,801,868,643	1,832,227,668	5,403,578,151	5,615,728,015
Tools and supplies	73,024,564	33,421,650	175,125,280	96,398,035
Others	331,092,959	283,988,920	2,185,961,732	3,187,404,373
TOTAL	**16,231,553,677**	**14,705,599,813**	**54,247,298,682**	**50,361,101,800**

7. 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*
Others	31,834,561	54,587,460	146,778,661	656,230,015
TOTAL	**31,834,561**	**54,587,460**	**146,778,661**	**656,230,015**

8. 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*
Penalties	89,604,078	-	170,670,984	732,388,986
Loss from disposal of asset	-	54,352,273	-	54,352,273
TOTAL	**89,604,078**	**54,352,273**	**170,670,984**	**786,741,259**

9. CORPORATE INCOME TAX

The statutory corporate income tax ("CIT") rate applicable to the Company is 20% of taxable profits.

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

CIT expenses

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	**681,816,925,948**	**118,575,036,235**
At CIT rate applicable to the Company	136,363,385,190	23,715,007,247
Adjustments:		
Non-deductible expenses	1,229,842,677	626,451,436
Dividend income	(139,925,083,405)	(24,691,445,427)
Taxable loss not yet recognised deferred tax during the period	2,331,855,538	349,986,744
CIT expense	-	-

The current tax payable is based on taxable income for the current period. The taxable income of the Company for the year differs from the accounting profit before tax as reported in the separate 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 Company's liability for current tax is calculated using tax rates that have been enacted.

VII. TRANSACTIONS WITH RELATED PARTIES

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

VND

Related parties	*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 Gió Riverside project				
Loc Phat	Subsidiary	Fixed income from BCC	12,092,547,945	27,510,546,574
		Capital contribution	973,566,843,362	-
		Collecting from BCC	490,330,000,000	-
		BCC contribution	140,030,000,000	-
Dong Nam	Subsidiary	Collecting from BCC	108,000,000,000	-
		Revenue from rendering service	72,474,300,000	-
		BCC contribution	14,400,000,000	18,000,000,000
An Gia Hung Phat	Related party	Collecting from BCC	-	155,370,000,000
		Revenue from rendering service	-	100,157,619,019
		Fixed income from BCC	14,886,161,976	39,826,429,319
		Deposit collection	-	89,000,000,000
		Deposit repayment	-	89,000,000,000
Nguyen Van Giao	Related party	Acquisition shares of Loc Phat	54,040,000,000	-
Vu Dinh Vuong	Related party	Acquisition shares of Loc Phat	35,140,000,000	-
Significant transactions with related parties for The Sóng project				
Phuoc Loc	Subsidiary	Dividend income	-	102,049,477,485
Significant transactions with related parties for The Standard project				
Le Gia	Subsidiary	Dividend income	189,559,538,369	21,407,749,650
Significant transactions with related parties for West Gate project				
Western City	Subsidiary	Loan repayment	-	15,240,489,000
		Interest expenses	-	419,999,970
		Dividend income	510,065,878,656	-
Significant transactions with related parties for River Panorama and Sky 89 projects				
An Gia Phu Thinh	Subsidiary	Revenue from rendering service	148,800,000	144,000,000
AGI & HSR	Subsidiary	Interest income	-	9,234,019,694
		Capital contribution	-	748,350,000
Significant transactions with related parties for other projects				
An Gia Housing Development Joint Stock Company ("An Gia Housing")	Related party	Revenue from rendering service	-	891,031,641
Gia Hung Real Estate Management and Development Company Limited ("Gia Hung")	Related party	Fixed income from BCC	2,663,013,698	-
An Gia Services	Subsidiary	Capital contribution	10,150,000,000	-
Nguyen Van Giao	Related party	Other	500,000,000	-

Amounts due from related parties as at the statement of financial position date were as follows:

VND

Related parties	*Relationship*	*Transactions*	*30 September 2026*	*31 December 2025*
Short-term held-to-maturity investments				
Gia Hung	Related party	BCC capital contribution	-	120,000,000,000
		BCC fixed income receivable	-	1,149,315,068
TOTAL			-	**121,149,315,068**

VII. TRANSACTIONS WITH RELATED PARTIES (continued)

Amounts due from related parties as at the statement of financial position date were as follows:

VND

Related parties	*Relationship*	*Transactions*	*30 September 2026*	*31 December 2025*
Other short-term investments				
An Gia Hung Phat	Related party	BCC capital contribution	467,249,000,000	467,249,000,000
TOTAL			**467,249,000,000**	**467,249,000,000**
Short-term trade receivables				
Dong Nam	Subsidiary	Rendering of services	12,221,730,000	-
An Gia Hung Phat	Related party	Rendering of services	-	6,368,242,713
TOTAL			**12,221,730,000**	**6,368,242,713**
Other short-term receivables				
Le Gia	Subsidiary	Dividend receivable	50,000,000,000	13,507,749,650
Western	Subsidiary	Dividend receivable	261,776,878,656	23,567,582,311
An Gia Hung Phat	Related party	BCC fixed income receivable	22,294,669,863	74,123,673,170
Loc Phat	Subsidiary	BCC fixed income receivable	-	9,270,953,424
Other parties	Related party	Advance	220,137,993	125,987,447
TOTAL			**334,291,686,512**	**120,595,946,002**
Investment in other entities				
Loc Phat	Subsidiary	BCC capital contribution	-	350,300,000,000
Vinh Nguyen	Related party	BCC capital contribution	272,000,000,000	272,000,000,000
Dong Nam	Subsidiary	BCC capital contribution	-	108,000,000,000
Gia Hung	Related party	BCC capital contribution	120,000,000,000	-
TOTAL			**392,000,000,000**	**730,300,000,000**
Other short-term payables				
An Gia Phu Thinh	Subsidiary	Interest payable	-	1,022,744,178
Western City	Subsidiary	Interest payable	-	81,949,099
TOTAL			-	**1,104,693,277**

Transactions with other related parties

Remuneration to members of the Board of Directors and Management as follows:

VND

Individuals	*Position*	*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
Ms 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	Independent member	199,999,998	199,999,998
Mr Do Le Hung	Independent member	500,000,004	500,000,004
TOTAL		**5,039,530,002**	**4,752,030,002**

VIII. COMMITMENTS

Operating lease commitment (lessee)

The Company leases its premises under operating lease arrangements. The minimum lease commitment as at the statement of financial position dates under the operating lease agreements are as follows:

VND

	30 September 2026	*31 December 2025*
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 Company leases out apartments under operating lease arrangement. The future minimum rental receivables as at the statement of financial position dates under the operating lease agreements are as follows:

VND

	30 September 2026	*31 December 2025*
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**

IX. EVENT AFTER THE SEPARATE STATEMENT OF FINANCIAL POSITION DATE

There is no other matter or circumstance that has arisen since the statement of financial position date that requires adjustment or disclosure in the interim separate financial statements of the Company.

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

26 October 2026