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: 47/2026/CV-AGI-IR *No.: 47/2026/CV-AGI-IR*	Tp.HCM, ngày 29 tháng 07 năm 2026 *HCMC, 29th July, 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 Quý 2 2026 tự lập và công văn giải trình biến động kết quả kinh doanh báo cáo tài chính Quý 2 2026.
   Disclosure Content: Separate and Consolidated Financial Statements for the Second Quarter of 2026 (Prepared by the Company) and Explanatory Letter on the Variance in Business Results for the Second Quarter of 2026 Financial Statements.
3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/07/2026 tại đường dẫn https://angia.com.vn/vi/quan-he-dau-tu.html.
   This information was published on the Company's website on 29/07/2026 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)

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN BẤT ĐỘNG SẢN AN GIA

NGUYỄN THANH CHÂU

ANGIA

An Gia Real Estate Investment and Development Corporation

Interim consolidated financial statements

For the six-month period ended 30 June 2026

CONTENTS

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

VND

	ASSETS	Code	Notes	*30 June 2026*	*01 January 2026 (restated)*
A	**CURRENT ASSETS**	**100**		**8,542,342,328,574**	**1,607,367,769,615**
I.	**Cash and cash equivalents**	**110**	**6**	**708,019,711,475**	**87,780,442,281**
1.	Cash	111		648,019,711,475	87,780,442,281
2.	Cash equivalents	112		60,000,000,000	-
II.	**Short-term investment**	**120**		**2,534,017,039,822**	**588,592,359,703**
1.	Held-to-maturity investments	123	7	2,065,742,276,055	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**		**1,028,644,073,146**	**515,549,662,454**
1.	Short-term trade receivables	131	9	78,317,254,024	123,881,248,534
2.	Short-term advances to suppliers	132	10	254,128,604,701	3,294,700,000
3.	Other short-term receivables	135	11	723,198,214,421	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**	**3,450,837,115,322**	**347,822,703,790**
1.	Inventories	141		3,450,837,115,322	347,822,703,790
V.	**Other current assets**	**160**		**820,824,388,809**	**67,622,601,387**
1.	Short-term prepaid expenses	161	13	792,744,063,770	42,736,227,570
2.	Value-added tax deductible	162		6,749,275,241	2,775,064,361
3.	Tax and other receivables from the State	163		152,441,976	-
3.	Other current assets	165	14	21,178,607,822	22,111,309,456
B	**NON-CURRENT ASSETS**	**200**		**2,927,156,448,835**	**3,869,577,236,363**
I.	**Non-current receivables**	**210**		**73,000,000**	**73,000,000**
1.	Other long-term receivables	215	11	73,000,000	73,000,000
II.	**Fixed assets**	**220**		**7,620,972,390**	**11,180,441,465**
1.	Tangible fixed asset	221	15	4,702,341,375	5,796,349,377
	Cost	*222*		*20,136,231,773*	*20,136,231,773*
	Accumulated depreciation	*223*		*(15,433,890,398)*	*(14,339,882,396)*
2.	Intangible fixed asset	227	15	2,918,631,015	5,384,092,088
	Cost	*228*		*20,032,189,634*	*19,732,189,634*
	Accumulated amortisation	*229*		*(17,113,558,619)*	*(14,348,097,546)*
III.	**Investment properties**	**240**	**15**	**22,641,322,074**	**22,933,417,735**
	Cost	241		25,360,967,118	25,360,967,118
	Accumulated depreciation	242		(2,719,645,044)	(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**		**2,845,034,566,424**	**3,816,828,536,393**
1.	Investments in joint ventures and associates	262	16	-	-
2.	Investments in equity of other entities	263	8	2,845,034,566,424	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	89,424,700,000	-
VI.	**Other long-term assets**	**270**		**50,677,787,947**	**17,838,840,770**
1.	Long-term prepaid expenses	271	13	3,810,650,483	4,399,154,488
2.	Deferred tax assets	272	34.3	43,867,137,464	10,439,686,282
3.	Other long-term assets	274	14	3,000,000,000	3,000,000,000
	TOTAL ASSETS	**280**		**11,469,498,777,409**	**5,476,945,005,978**

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

VND

	RESOURCES	Code	Notes	*30 June 2026*	*01 January 2026*
C	**LIABILITIES**	**300**		**7,666,547,918,712**	**1,961,947,389,780**
I.	**Current liabilities**	**310**		**7,097,941,509,827**	**1,784,118,246,864**
1.	Short-term trade payables	311	17	128,658,334,315	22,412,481,897
2.	Short-term advances from customers	312	18	3,417,528,289,568	113,680,067,003
3.	Dividends and profit payable	313		117,169,058	67,504,597
4.	Statutory obligations	314	19	204,015,974,550	55,878,023,658
5.	Payables to employees	315		-	11,541,339,720
6.	Short-term accrued expenses	316	20	137,338,730,448	110,505,489,649
7.	Other short-term payables	320	21	1,522,632,417,297	455,768,899,182
8.	Short-term loans	321	22	1,676,807,065,546	1,003,420,912,113
9.	Provisions for payables	322		6,371,003,530	6,371,003,530
10.	Bonus and welfare fund	323		4,472,525,515	4,472,525,515
II.	**Non-current liabilities**	**330**		**568,606,408,885**	**177,829,142,916**
1.	Other long-term liabilities	338	21	117,920,721,277	114,911,238,149
2.	Deferred tax liabilities	342	34.3	394,202,399,722	6,434,616,881
3.	Long-term provisions	343	23	56,483,287,886	56,483,287,886
D	**OWNERS' EQUITY**	**400**		**3,802,950,858,697**	**3,514,997,616,198**
I.	**Capital**	**410**	**24**	**3,802,950,858,697**	**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.	Undistributed earnings	421		1,998,242,887,911	1,710,580,648,549
	- Undistributed earnings by the end of prior year	*421a*		*1,710,580,648,549*	*1,331,385,149,176*
	- Undistributed earnings of current year	*421b*		*287,662,239,362*	*379,195,499,373*
4.	Non-controlling interests	429		387,972,586	96,969,449
	TOTAL LIABILITIES AND OWNERS' EQUITY	**440**		**11,469,498,777,409**	**5,476,945,005,978**

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

Nguyen Thi Y Nhi
Preparer

Nguyen Thanh Chau
Chief Accountant

Nguyen Ba Sang
Legal representative

29 July 2026

INTERIM CONSOLIDATED INCOME STATEMENT
For the six-month period ended 30 June 2026

VND

ITEMS	*Code*	*Notes*	*Quarter II/2026*	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
						(restated)
1. Revenue from sale of goods and rendering of services	01	25	95,219,189,112	179,707,484,576	162,483,086,008	371,479,529,527
2. Net revenue from sale of goods and rendering of services	10	25	95,219,189,112	179,707,484,576	162,483,086,008	371,479,529,527
3. Cost of goods sold and services rendered	11	26	(61,494,706,105)	(21,191,145,303)	(91,770,699,214)	(137,513,371,483)
4. Gross profit from sale of goods and rendering of services rendered	20		33,724,483,007	158,516,339,273	70,712,386,794	233,966,158,044
5. Gain from disposal and sale of investment properties	21		-	6,860,875,413	-	6,860,875,413
6. Finance income	22	28	183,604,610,375	29,320,882,438	212,230,062,677	61,501,742,973
7. Finance expenses	23	29	(37,798,274,572)	(40,135,592,737)	(63,059,580,978)	(86,970,679,567)
In which: Interest expense	*24*		*(25,108,750,481)*	*(25,400,878,630)*	*(47,743,586,153)*	*(59,784,698,880)*
8. Selling expenses	25	30	(13,315,602,548)	(26,505,603,218)	(30,163,274,605)	(54,412,594,898)
9. General and administrative expenses	26	31	(28,378,414,200)	(18,691,382,293)	(44,090,291,496)	(37,289,646,208)
10. Shares of loss of associates	27	*12.1*	-	-	-	-
11. Operating profit	30		137,836,802,062	102,504,643,463	145,629,302,392	123,655,855,758
12. Other income	31	32	145,223,203,058	2,283,290,542	146,402,819,506	7,952,857,947
13. Other expenses	32	33	(2,184,990,194)	(6,451,948,552)	(2,638,256,200)	(6,795,198,552)
14. Other (loss) profit	40		143,038,212,864	(4,168,658,010)	143,764,563,306	1,157,659,395
15. Accounting profit before tax	50		280,875,014,926	98,335,985,453	289,393,865,698	124,813,515,153
16. Current corporate income tax expense	51	34	(34,610,276,413)	(10,394,854,111)	(37,414,406,667)	(23,731,692,771)
17. Deferred tax income/(expense)	52	34	36,379,524,685	(12,524,672,190)	35,678,237,392	(10,732,670,706)
18. Net profit after tax	60		282,644,263,198	75,416,459,152	287,657,696,423	90,349,151,676
19. Net profit after tax attributable to shareholders of the parent	61		282,647,137,046	80,598,877,823	287,662,239,362	90,867,493,023
20. Net (loss) profit after tax attributable to non-controlling interests	62		(2,873,848)	1,678,456,742	(4,542,939)	(518,341,347)
21. Basic earnings per share	70	24.4	1,739	496	1,770	559
22. Diluted earnings per share	71	24.4	1,739	496	1,770	559

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 Preparing	Nguyen Thanh Chau Chief Accountant	Nguyen Ba Sang Legal representative

29 July 2026

INTERIM CONSOLIDATED CASH FLOW STATEMENT
For the six-month period ended 30 June 2026

VND

ITEMS	*Code*	*Notes*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
				(restated)
I. CASH FLOWS FROM OPERATING ACTIVITIES				
Accounting profit before tax	**1**		**289,393,865,698**	**124,813,515,153**
Depreciation and amortisation	2		4,143,231,403	4,361,076,577
Provision	3		-	599,974,067
Foreign exchange losses arising from revaluation of monetary accounts denominated in foreign currency	4		(3,887,085,753)	19,927,827,753
Profits from investment and financial activities	5		(337,741,376,157)	(68,387,599,617)
Borrowing costs	6		47,743,586,153	59,784,698,880
Operating profit before changes in working capital	**8**		**(347,778,656)**	**141,099,492,813**
Increase in receivables	9		2,290,941,771,465	239,547,259,448
Decrease in inventories	10		55,817,540,186	171,197,263,104
Decrease in payables	11		(1,376,683,809,519)	(569,732,196,305)
Decrease in prepaid expenses	12		(19,948,216,391)	28,352,975,651
Borrowing costs paid	14		(61,218,911,517)	(64,949,723,816)
Corporate income tax paid	15		(20,881,312,497)	(67,283,629,578)
Net cash flows (used in) from operating activities	**20**		**867,679,283,071**	**(121,768,558,683)**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase and construction of fixed assets	21		(325,800,000)	(2,776,150,807)
Proceed from disposal of fixed assets	22		-	14,198,847,320
Loans to other entities and payments for term bank deposits	23		(1,028,577,850,000)	(194,425,564,224)
Collections from borrowers and term bank deposits	24		153,960,000,000	108,645,000,000
Payments for investments in other entities	25		(1,380,551,763,767)	(489,378,500,000)
Proceeds from sale of investments in other entities	26		2,013,019,969,969	751,124,463,607
Interest received	27		102,258,182,097	12,977,251,360
Net cash flows from investing activities	**30**		**(140,217,261,701)**	**200,365,347,256**
III. CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from capital contributions by non-controlling shareholders			95,488,638	-
Drawdown of borrowings	33		174,934,285,546	217,533,570,530
Repayment of borrowings	34		(282,252,612,113)	(424,015,539,468)
Net cash flows used in financing activities	**40**		**(107,222,837,929)**	**(206,481,968,938)**
Net increase in cash for the period	**50**		**620,239,183,441**	**(127,885,180,365)**
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**		**85,753**	**193,590**
Cash and cash equivalents at the end of the period	**70**		**708,019,711,475**	**36,394,810,937**

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 Preparer	Nguyen Thanh Chau Chief Accountant	Nguyen Ba Sang Legal representative

29 July 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 June 2026 is 81 (31 December 2025: 94).

As at 30 June 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*	-

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continue)
For the six-month period ended 30 June 2026

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 executed Merger Agreement No. 01/2026/HĐSN dated 1 July 2026. Accordingly, upon completion of the enterprise registration amendment procedures, Loc Phat Company ceased to exist as a separate legal entity, and Dong Nam Company succeeded to all lawful rights, obligations and interests of Loc Phat Company in accordance with applicable laws and became a direct subsidiary of the Company. Following the internal restructuring, the Company holds a 99.98% equity interest in Dong Nam Company. The merger represented an internal restructuring transaction and did not result in any 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**	**192,741,700,000**	**1,784,118,246,864**
	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
	Short-term loans	810,679,212,113	192,741,700,000	1,003,420,912,113
II.	**Non-current liabilities**	**370,570,842,916**	**(192,741,700,000)**	**177,829,142,916**
	Long-term loans	192,741,700,000	(192,741,700,000)	-
	TOTAL LIABILITIES AND OWNERS' EQUITY	**5,476,945,005,978**	**-**	**5,476,945,005,978**

The consolidated statement of profit or loss for the six-month period ended 30 June 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 six-month period ended 30 June 2025 is presented in the table below:

	Consolidated Income statement For the 6-month period ended 30 June 2025		
	Previously reported	Net change	Restated
Revenue from sale of goods and rendering of	385,678,376,847	(14,198,847,320)	371,479,529,527
Net revenue from sale of goods and rendering	385,678,376,847	(14,198,847,320)	371,479,529,527
Cost of goods sold and services rendered	(144,851,343,390)	7,337,971,907	(137,513,371,483)
Gross profit from sale of goods and	**240,827,033,457**	**(6,860,875,413)**	**233,966,158,044**
Gain from disposal and sale of investment	-	6,860,875,413	6,860,875,413
Operating profit	**123,655,855,758**	**-**	**123,655,855,758**
Accounting profitbefore tax	**124,813,515,153**	**-**	**124,813,515,153**
Net profit after tax	**90,349,151,676**	**-**	**90,349,151,676**
Net profit after tax attributable to	**90,867,493,023**	**-**	**90,867,493,023**
Loss after tax attributable to non-controlling interests	**(518,341,347)**	**-**	**(518,341,347)**

3. RESTATEMENT OF PRIOR YEAR FINANCIAL STATEMENTS (Continued)

The consolidated statement of cash flows for the six-month period ended 30 June 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 June 2025 is presented in the table below:

	Consolidated Cash Flow Statement For the 6-month period ended 30 June 2025		
	Previously reported	Net change	Restated
Foreign exchange losses arising from the revaluation of foreign currency-denominated monetary items.	18,277,106,410	1,650,721,343	19,927,827,753
Profits from investing activities	(68,387,599,617)	68,387,599,617	-
Profits from investment and financial activities	-	(68,387,599,617)	(68,387,599,617)
Interest expenses	59,784,698,880	(59,784,698,880)	-
Borrowing costs	-	59,784,698,880	59,784,698,880
Increase in receivables	239,516,486,392	30,773,056	239,547,259,448
Interest paid	(64,949,723,816)	64,949,723,816	-
Borrowing costs paid	-	(64,949,723,816)	(64,949,723,816)
Net cash flows used in operating activities	**(123,450,053,082)**	**1,681,494,399**	**(121,768,558,683)**
Interest received	13,008,024,416	(30,773,056)	12,977,251,360
Net cash flows from investing activities	**200,396,120,312**	**(30,773,056)**	**200,365,347,256**
Cash payments for repayment of borrowings principal	(422,364,818,125)	(1,650,721,343)	(424,015,539,468)
Net cash flows used in financing activities	**(204,831,247,595)**	**(1,650,721,343)**	**(206,481,968,938)**
Net increase in cash for the period	**(127,885,180,365)**	**-**	**(127,885,180,365)**
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	**39,394,810,937**	**(3,000,000,000)**	**36,394,810,937**

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 June 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	**7,587,862,147,402**
Current	**6,554,640,368,117**
Cash and cash equivalents	336,888,719,468
Short-term investment	643,606,260,609
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	**1,033,221,779,285**
Fixed assets	250,000,002
Long-term investments	1,028,971,779,287
Other long-term assets	3,999,999,996
Liabilities	**7,175,148,592,343**
Current	**4,838,068,512,113**
Short-term trade payables	841,961,413,613
Short-term advances from customers	3,036,341,694,793
Short-term accrued expenses	51,255,638,324
Short-term loans	152,293,200,000
Deferred tax liabilities	108,671,551,371
Other long-term liabilities	647,545,014,012
Non-current	**2,337,080,080,230**
Other long-term liabilities	1,291,816,648,904
Long-term accrued expenses	22,788,914,275
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.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

6. CASH AND CASH EQUIVALENTS

	30 June 2026	VND 01 January 2026 (restated)
Cash on hand	134,962,259	299,655,565
Cash at banks	647,884,749,216	87,480,786,716
In which		
- *Tien Phong Commercial Joint Stock Bank*	*48,744,124,785*	*79,947,254,415*
- *Vietnam Prosperity Joint Stock Commercial Bank*	*595,141,975,207*	-
- *Others*	*3,998,649,224*	*7,533,532,301*
Cash equivalents (*)	60,000,000,000	-
TOTAL	**708,019,711,475**	**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

	30 June 2026	VND 01 January 2026 (restated)
Held-to-maturity investments	**2,065,742,276,055**	**210,768,059,703**
Short-term investments – Short-term deposits (Note 7.1)	365,000,000,000	-
Investment in business cooperation contracts with related parties ("BCC") (Note 35)	-	120,000,000,000
Redeemable preference shares "RPS"	-	89,424,700,000
Interest receivable from savings deposits	16,634,204,826	194,044,635
Loan receivables (Note 7.2)	1,605,616,586,233	-
Interest income from loans, and fixed-profit distributions from BCC	78,491,484,996	1,149,315,068
Provision for short-term held-to-maturity investments	-	**(89,424,700,000)**
Long-term held-to-maturity investments	**89,424,700,000**	-
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)	(89,424,700,000)
TOTAL	**2,065,742,276,055**	**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

7.2 *Loan receivables*

	30 June 2026	VND 01 January 2026 (restated)
Short-term		
Loans to related parties (Note 35)	1,563,756,586,233	-
Loans to others	29,860,000,000	-
BCC without joint control with fixed returns ("BCC-FR") (Note 35)	12,000,000,000	-
TOTAL	**1,605,616,586,233**	-

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

Entity	*30 June 2026* *VND*	Purpose of the Loan/Investment	*Maturity Date*
Short-term			
Loans to related parties	1,563,756,586,233		
Gia Linh Real Estate Joint Stock Company ("Gia Linh") (i)	*1,563,756,586,233*	*The Lá Village Project*	*25 December 2026 to 11 June 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.	*12,550,000,000*	*Hoa An Ward Apartment Project*	08 September 2026
BCC without joint control with fixed returns	12,000,000,000		
Dream Home Hoa An Company Limited.	*12,000,000,000*	Hoa An Ward Apartment Project	07 November 2026
TOTAL	**1,605,616,586,233**		

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

	30 June 2026	*VND* *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	**2,845,034,566,424**	**3,816,828,536,393**
Business Cooperation Contract ("BCC") (Note 35)	2,845,034,566,424	3,816,828,536,393
Loc Phat	-	*350,300,000,000*
Gia Linh (i)	*1,906,254,566,424*	*2,468,258,536,393*
Gia Hưng (iii)	*120,000,000,000*	-
Vinh Nguyen (ii)	*377,280,000,000*	*890,270,000,000*
Nam Duc (ii)	*441,100,000,000*	-
An Minh Management Company Limited ("An Minh") (ii)	*400,000,000*	-
Dong Nam Construction Trading Service Company Limited ("Dong Nam")	-	*108,000,000,000*
TOTAL	**3,313,309,330,191**	**4,284,077,536,393**

Investments in Project Development

(i) **The Lá Village Project:** The Group has invested a total of VND 3,470,011,152,657 in the The Lá Village Project through Gia Linh Company. Of this amount, VND 1,906,254,566,424 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 BCC, profits generated from the project are distributed in cash in proportion to the parties' capital contributions, while Gia Linh Company has full authority to manage, operate and develop the project. Based on the substance of the arrangement, the Group has recognized this investment as an investment under a business cooperation contract and classified it as a long-term investment in accordance with the prevailing regulations. The remaining amount of VND 1,563,756,586,233 was provided by the Group to Gia Linh Company in the form of loans bearing interest at 6% per annum in accordance with the agreements between the parties. The project is currently in the process of completing the necessary legal procedures prior to commencement of development.

(ii) **Westgate 2 Project:** The Group has invested in Nam Duc Company and Vinh Nguyen Company under investment cooperation agreements to jointly develop the Westgate 2 Project. The total committed investment under the agreements amounts to VND 993,280,000,000, with a cooperation term of 36 months commencing from the date of the first capital contribution. As of 30 June 2026, the Group had disbursed VND 819,405,763,767. Under the agreements, project profits are distributed in cash based on the parties' respective capital contribution ratios, while the investees are responsible for the management, development and operation of the project.

8. OTHER INVESTMENTS (Continued)

(ii) **Westgate 2 Project:** The Group has invested under business cooperation contracts to develop the project through An Minh Company, with a cooperation term of 36 months from the date of the Group's first capital contribution. As of 30 June 2026, the total contractual investment commitment amounted to VND 150,000,000,000, of which VND 400,000,000 had been contributed. Under the agreements, profits generated from the project are distributed in cash in proportion to the parties' respective capital contributions. The investee has full authority over the management and operation of the project. The project is currently in the process of completing the necessary legal procedures for implementation.

The project has been approved by the City People's Committee for implementation by a real estate business entity as a pilot commercial housing project pursuant to Notification No. 257/TB-UBND dated 18 December 2025. According to the Group's plan, this investment is expected to be reclassified to inventories and recognised in the Group's consolidated financial statements for the third quarter of 2026.

(iii) **Distribution activities – The Gió Riverside Project:** Distribution Activities – The Gió Riverside Project: The Group participates in the distribution, brokerage and marketing activities for The Gió Riverside Project through its partners. As of 30 June 2026, the total amount invested was VND 587,249,000,000, comprising 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 arising from these cooperation arrangements are distributed in proportion to the parties' respective capital contributions.

9. SHORT-TERM TRADE RECEIVABLES

		VND
	30 June 2026	*01 January 2026*
Due from other parties	78,317,254,024	123,881,248,534
Individual customers buying apartments	*74,977,452,909*	*115,729,658,983*
Due from related parties (Note 35)	1,111,836,285	6,930,103,068
Due from other parties	2,227,964,830	1,221,486,483
TOTAL	**78,317,254,024**	**123,881,248,534**

10. SHORT-TERM ADVANCES TO SUPPLIERS

		VND
	30 June 2026	*01 January 2026*
Short-term advances to supplers	**254,128,604,701**	**3,294,700,000**
Ricons Construction Investment Joint Stock Company	243,556,325,688	-
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	572,279,013	294,700,000
TOTAL	**254,128,604,701**	**3,294,700,000**

11. OTHER RECEIVABLES

		VND
	30 June 2026	*01 January 2026 (restated)*
Short-term	**723,198,214,421**	**415,373,713,920**
Deposits for developing real estate projects	304,456,379,883	274,459,379,883
Van Phat Hung Joint Stock Company	*274,456,379,883*	274,456,379,883
Gia Hung Real Estate Investment And Development Company Limited (Note 35)	*30,000,000,000*	-
Other	-	3,000,000
Receivables from booking deposits collected by distribution agents (Note 35)	*205,294,855,054*	
Receivable interest from a business cooperation contract	32,346,839,396	100,161,749,882
Advance to Employees	6,524,942,591	6,515,101,139
Advance to Project management team (Note 35)	146,705,933,352	6,285,115,830
Deposit receivables from liquidated contracts	27,000,000,000	27,000,000,000
Others	869,264,145	952,367,186
Long-term	**73,000,000**	**73,000,000**
Deposit receivables	73,000,000	73,000,000
TOTAL	**723,271,214,421**	**415,446,713,920**
Provision for doubtful short-term receivables	(27,000,000,000)	(27,000,000,000)
NET	**696,271,214,421**	**388,446,713,920**
In which:		
Due from other parties	*308,923,586,619*	*308,999,848,208*
Due from related parties-Short term (Note 35)	*414,347,627,802*	*106,446,865,712*

12. INVENTORIES

		VND
	30 June 2026	*01 January 2026*
Inventories properties in progress	3,443,641,941,850	326,843,315,006
The Gió Riverside	3,172,503,081,718	-
West Gate	*42,514,850,042*	*80,181,551,883*
The Standard	*15,843,573,547*	*27,059,463,563*
Signial	*194,813,717,032*	*194,813,717,032*
The Sóng	*17,966,719,511*	*24,788,582,528*
Cost of service in progress	48,000,000	13,832,215,312
Merchandise	7,147,173,472	7,147,173,472
TOTAL	**3,450,837,115,322**	**347,822,703,790**

13. PREPAID EXPENSES

		VND
	30 June 2026	*01 January 2026*
Short-term	**792,744,063,770**	**42,736,227,570**
Commission fee	766,080,211,298	27,332,678,045
Interest subsidy expenses for customers	11,566,333,028	-
Show house expenses	7,353,078,188	-
Office rental	7,119,569,891	14,955,647,376
Software license and supporting fees	624,871,365	447,902,149
Long-term	**3,810,650,483**	**4,399,154,488**
Office renovation	2,772,216,368	3,356,368,465
Consulting and advertising expenses	498,888,896	648,555,560
Tools	28,438,138	17,921,550
Others	511,107,081	376,308,913
TOTAL	**796,554,714,253**	**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***	**Mục đích**	**Beginning balance**	**Mục đích**
Joint Stock Commercial Bank for Investment and Development of Vietnam	8,709,803,874	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	**21,178,607,822**		**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
Increase arising from business combinations	-	-	300,000,000	-	300,000,000
Ending balance	17,828,527,273	2,307,704,500	20,032,189,634	25,360,967,118	65,529,388,525
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	-	-	(8,333,333)	-	(8,333,333)
Depreciation for the period	(1,086,924,666)	(7,083,336)	(2,757,127,740)	(292,095,661)	(4,143,231,403)
Ending balance	(13,158,060,894)	(2,275,829,504)	(17,113,558,619)	(2,719,645,044)	(35,267,094,061)
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	4,670,466,379	31,874,996	2,918,631,015	22,641,322,074	30,262,294,464

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 June 2026	*01 January 2026*
Due to suppliers	**52,750,623,593**	**20,407,014,823**
Ricons Construction Investment Joint Stock Company	30,078,178,749	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	4,647,745,051	4,458,983,943
Due to related parties (Note 35)	**75,907,710,722**	**2,005,467,074**
An Gia Hung Phat Development Joint Stock Company ("An Gia Hưng Phat")	74,999,446,240	-
Hien Duc Management and Investment Company Limited ("Hien Duc")	-	1,078,089,986
An Gia Housing	908,264,482	927,377,088
TOTAL	**128,658,334,315**	**22,412,481,897**

18. SHORT-TERM ADVANCES FROM CUSTOMERS

VND

	30 June 2026	*01 January 2026*
Due to a related party (Note 35)	5,795,587,541	5,473,340,491
Individual customers - purchasing apartments	3,411,727,817,027	108,206,726,512
Others	4,885,000	-
TOTAL	**3,417,528,289,568**	**113,680,067,003**

19. STATUTORY OBLIGATIONS

		VND
	30 June 2026	*01 January 2026*
Corporate income tax	63,586,983,352	47,053,889,181
Value-added tax	136,642,945,039	3,348,740,471
Personal income tax	2,130,609,444	2,055,495,752
Others	1,655,436,715	3,419,898,254
TOTAL	**204,015,974,550**	**55,878,023,658**

20. SHORT-TERM ACCRUED EXPENSES

		VND
	30 June 2026	*01 January 2026*
Expense for project development	58,779,210,995	59,973,515,449
Interest expenses	57,645,476,442	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	6,686,940,274	4,240,610,237
TOTAL	**137,338,730,448**	**110,505,489,649**

21. OTHER PAYABLES

		VND
	30 June 2026	*01 January 2026*
		(Restated)
Short-term	**1,522,632,417,297**	**455,768,899,182**
Capital contributions received under BCC contract	1,000,000,000,000	-
Minh Giang Investment Consulting Joint Stock Company.	*300,000,000,000*	-
Tam An Management Services Joint Stock Company	*200,000,000,000*	-
Thien Giang Investment Consulting Joint Stock Company	*300,000,000,000*	-
Duc Minh Management And Development Jsc.	*200,000,000,000*	-
Maintenance fee	204,373,527,630	203,308,740,650
Payables to customers due to termination	191,369,659,688	183,920,486,416
Deposits received from customers purchasing apartments	5,969,304,094	5,486,006,604
Interest payables	91,444,833,603	21,461,774,222
Collect on behalf fee to get land use right certificate granted	14,822,357,953	35,250,850,496
Others	14,652,734,329	6,341,040,794
Long-term	**117,920,721,277**	**114,911,238,149**
Maintenance fee	113,480,313,027	113,527,729,899
Deposits received	4,440,408,250	1,383,508,250
TOTAL	**1,640,553,138,574**	**570,680,137,331**
In which:		
Due to other parties	*1,466,440,277,403*	*388,676,016,275*
Due to related parties (Note 35)	*174,112,861,171*	*182,066,535,653*

22. LOANS

		VND
	30 June 2026	*01 January 2026*
Short-term	**1,676,807,065,546**	**1,003,420,912,113**
Loans from banks (Note 22.1)	976,397,365,546	392,565,912,113
Current portion of loans from banks (Note 22.2)	91,925,700,000	4,184,000,000
Current portion of loans from another party (Note 22.3)	602,784,000,000	606,671,000,000
Short-term loans from related parties (Note 35)	5,700,000,000	-
TOTAL	**1,676,807,065,546**	**1,003,420,912,113**

22. LOANS (Continued)

Movement of loans are as follows:

	For the six-month period ended 30 June 2026	*Previous year*
		VND
As at 1 January	1,003,420,912,113	1,417,145,580,929
Drawdown of borrowings	174,934,285,546	568,334,061,300
Repayment of borrowings	(282,252,612,113)	(1,002,107,030,116)
Increase arising from business combinations	784,591,480,000	-
Foreign exchange differences due to revaluation	(3,887,000,000)	20,048,300,000
Ending balance	1,676,807,065,546	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 June 2026 VND*	*Principal repayment term*	*Description of collaterals*
Vietnam Prosperity Joint Stock Commercial Bank (*)	702,563,080,000	From 30/09/2026 to 3/3/2029	Secured by assets of a subsidiary
Vietnam Prosperity Joint Stock Commercial Bank	125,000,000,000	From 15/7/2026 to 28/7/2026	Secured by assets of a subsidiary
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	14,850,439,556	From 28/07/2026 to 25/12/2026	Partially secured by term deposit contracts
TOTAL	**976,397,365,546**		

(*) In accordance with the classification requirements for assets and liabilities under Circular No. 99/2025/TT-BTC, the Group has classified this borrowing as a current liability as it is incurred to finance the ordinary operating cycle of the The Gió Riverside Project and is expected to be settled within that operating cycle, notwithstanding that its contractual maturity is more than 12 months after the end of the reporting period.

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 June 2026 VND*	*Principal repayment term*	*Description of collaterals*
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	**91,925,700,000**		
In which:			
Current portion	*91,925,700,000*		
Non-current portion	-		

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 June 2026 VND*	*Principal repayment term*
Hatra Pte. Ltd.	602,784,000,000	Date 31/12/2026
In which:		
Current portion	*602,784,000,000*	

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	*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	-	-	39,618,702,416.00	(40,367,052,416)	(748,350,000)
Dividend paid for non-controlling interests	-	-	-	(42,406,310)	(42,406,310)
Net profit for the period	-	-	90,867,493,023	(518,341,347)	90,349,151,676
Ending balance	1,625,280,810,000	179,039,188,200	1,422,252,642,199	74,336,443	3,226,646,976,842
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
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	-	-	-	(49,664,463)	(49,664,463)
Net profit for the period	-	-	287,662,239,362	(4,542,939)	287,657,696,423
Ending balance	1,625,280,810,000	179,039,188,200	1,998,242,887,911	387,972,585	3,802,950,858,697

24. OWNERS' EQUITY (continued)

24.2 Capital transactions with owners

		VND
	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Contributed share capital		
Share capital	1,625,280,810,000	1,251,183,680,000

24.3 Ordinary shares

	Number of shares	
	30 June 2026	*01 January 2026*
Authorized issuing shares	162,528,081	125,118,368
Issued and paid-up shares		
Ordinary shares	*162,528,081*	*125,118,368*
Shares in circulation		
Ordinary shares	*162,528,081*	*125,118,368*

24.4 Earning per shares

Basic and diluted earnings per share are calculated as follows:

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Net profit after tax attributable to ordinary shareholders (VND)	**287,662,239,362**	**90,867,493,023**
Weighted average number of ordinary shares in circulation during the period	162,528,081	156,397,281
Weighted average number of ordinary shares in circulation has been adjusted for dilution effects during the period	**162,528,081**	**156,397,281**
Earnings per share (VND)		
Basic earnings per share	1,770	581
Diluted earnings per share	1,770	581

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

25. REVENUE FROM SALE OF GOODS AND RENDERING OF SERVICES

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025 (Restated)*
Revenue from sale and rental of apartments	26,676,749,167	131,236,605,738	91,025,137,443	300,177,300,807
Rendering of consulting	63,636,363,636	45,151,258,920	63,636,363,636	64,462,834,169
Rendering of other services	4,906,076,309	3,319,619,918	7,821,584,929	6,839,394,551
TOTAL	**95,219,189,112**	**179,707,484,576**	**162,483,086,008**	**371,479,529,527**

26. COST OF GOODS SOLD AND SERVICES RENDERED

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025 (Restated)*
Cost of apartments sold and	25,370,707,603	1,377,264,088	55,331,285,512	105,768,350,363
Cost of consulting	34,106,202,258	19,219,604,994	34,199,665,377	30,448,318,051
Cost of other services	2,017,796,244	594,276,220	2,239,748,326	1,296,703,069
TOTAL	**61,494,706,105**	**21,191,145,303**	**91,770,699,214**	**137,513,371,483**

27. GAIN/(LOSS) FROM DISPOSAL AND SALE OF INVESTMENT PROPERTIES

VND

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

28. FINANCE INCOME

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Gain on remeasurement of previously held investments upon obtaining control (Note 04)	165,054,810,554	-	165,054,810,554	-
Interest from BCC	7,338,821,019	29,099,044,933	30,822,590,883	60,901,527,126
Interest income from term-deposits; loan receivables	12,291,965,717	221,834,922	12,465,575,487	600,213,264
Foreign exchange gains/(losses)	(1,080,986,915)	2,583	3,887,085,753	2,583
TOTAL	**183,604,610,375**	**29,320,882,438**	**212,230,062,677**	**61,501,742,973**

29. FINANCE EXPENSES

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Interest expenses	25,108,750,481	25,400,878,630	47,743,586,153	59,784,698,880
Interest from BCC	10,106,301,372	-	10,106,301,372	-
Payment discount	34,913,856	1,214,132,774	222,290,887	2,631,959,425
Foreign exchange losses	-	11,266,699,044	-	19,927,827,753
Others	2,548,308,863	2,253,882,289	4,987,402,566	4,626,193,509
TOTAL	**37,798,274,572**	**40,135,592,737**	**63,059,580,978**	**86,970,679,567**

30. SELLING EXPENSES

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Brokerage commission expenses	7,486,676,103	18,854,375,400	18,160,385,584	39,728,997,616
Interest support expense	4,630,767,242	12,110,017,981	9,920,357,445	12,110,017,981
Gifts and promotions for customers expense	104,122,387	(5,201,487,513)	230,726,588	1,029,540,409
Others	1,094,036,816	742,697,350	1,851,804,988	1,544,038,892
TOTAL	**13,315,602,548**	**26,505,603,218**	**30,163,274,605**	**54,412,594,898**

31. GENERAL AND ADMINISTRATIVE EXPENSES

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Labor cost	5,989,497,381	6,666,935,159	11,983,430,099	11,332,548,069
Tools and supplies	65,444,760	48,699,112	102,100,716	62,976,385
Depreciation and amortisation expenses	1,800,854,754	1,876,768,293	3,601,709,508	3,783,500,347
External services expenses	14,853,895,980	7,914,242,711	21,615,629,414	17,994,833,274
Others	5,668,721,325	2,184,737,018	6,787,421,759	4,115,788,133
TOTAL	**28,378,414,200**	**18,691,382,293**	**44,090,291,496**	**37,289,646,208**

32. OTHER INCOME

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Contract violation penalty received	5,315,481,016	842,019,529	5,842,070,511	5,362,093,661
Gain on bargain purchase (Note 04)	139,504,700,605	-	139,504,700,605	
Others	403,021,437	1,441,271,013	1,056,048,390	2,590,764,286
TOTAL	**145,223,203,058**	**2,283,290,542**	**146,402,819,506**	**7,952,857,947**

33. OTHER EXPENSES

VND

	Quarter II/2026	*Quarter II/2025*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Contract violation	509,635,095	6,322,733,551	958,570,380	6,647,733,551
Others	1,675,355,099	129,215,001	1,679,685,820	147,465,001
TOTAL	**2,184,990,194**	**6,451,948,552**	**2,638,256,200**	**6,795,198,552**

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.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
For the six-month period ended 30 June 2026

34. CORPORATE INCOME TAX (continued)

34.1 CIT expense

VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Current corporate income tax expense	4,229,008,084	24,625,648,160
Accrued/(Reversal) provisional CIT at 1% on advances received from customers	33,185,398,583	(893,955,389)
Deferred tax (income)/expense	(35,678,237,392)	10,732,670,706
TỔNG CỘNG	**1,736,169,275**	**34,464,363,477**

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

VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Accounting profit before tax	**289,393,865,698**	**124,813,515,153**
At CIT rate applicable to the Company and its subsidiaries	57,878,773,140	24,962,703,031
Adjustments:		
Non-deductible expenses	1,978,655,544	1,845,297,552
Changes in the fair value of investments	(60,911,902,231)	8,169,486,766
Tax losses for period for which no deferred tax asset has been recognize	4,729,918,522	378,955,574
Tax loss carried forward	(1,939,275,700)	(892,079,446)
CIT expense	**1,736,169,275**	**34,464,363,477**

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 June 2026	*01 January 2026*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Temporary non-deductible operating expenses	9,787,475,454	9,545,422,855	242,052,599	(18,297,929,769)
Provisional CIT paid at 1% on advances received and Unrealised profit	34,079,662,010	894,263,427	33,185,398,583	(914,150,647)
Deferred tax assets	***43,867,137,464***	***10,439,686,282***	***33,427,451,182***	***(19,212,080,416)***
Difference in fair value of net assets on business combination (Note 04)	(390,018,569,051)	-	-	-
Allocation in a business combination	(4,183,830,671)	(6,434,616,881)	2,250,786,210	8,479,409,710
Deferred tax liabilities	***(394,202,399,722)***	***(6,434,616,881)***	***2,250,786,210***	***8,479,409,710***
Net deferred tax credit to consolidated income statement			***35,678,237,392***	***(10,732,670,706)***

35. TRANSACTIONS WITH RELATED PARTIES

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

VND

Related party	*Relationship*	*Transactions*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Significant transactions with related parties for The Lá Village project				
Gia Linh	Related party	Lending	340,470,850,000	15,795,000,000
		Lending collection	4,260,000,000	10,550,000,000
		Interest income	7,190,072,341	2,972,247,452
		Transfer the loan principal to BCC	-	2,795,000,000,000
		BCC refund	1,380,129,969,969	179,520,000,000
		BCC contribution	538,070,000,000	161,330,000,000
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	18,239,593,150
		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	-
		BCC refund	2,500,000,000	-
An Gia Hung Phat	Related party	BCC refund	-	331,870,000,000
		Revenue from BCC	18,730,042,938	42,661,933,976
		Rendering of services	35,821,637,755	64,000,000,000
		Receipt of service fees	6,368,242,713	-
		Payment of service fees	725,171,000,000	-
		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	79,142,000,000	-
		Interest expense	100,428,575	-
Gia Hung	Related party	Revenue from BCC	2,663,013,698	-
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	400,000,000	-
Significant transactions with related parties for other projects				
An Gia Housing	Related party	Service fee payment	1,247,377,088	12,130,609,533
		Brokerage fee Service revenue	1,116,604,074	1,035,629,579
Hien Duc	Related party	Service fee payment	1,078,089,986	5,198,285,781
		Purchasing of service	-	19,547,843,356
		Interest expense	-	12,831,164,385

35. TRANSACTIONS WITH RELATED PARTIES (Continued)

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

Related party	*Relationship*	*Transactions*	*30 June 2026*	*VND* *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	11,693,866,625	-
Gia Hung	Related party	BCC contribution	-	120,000,000,000
		Interest income	512,328,766	1,149,315,068
Gia Linh	Related party	Lending	1,563,756,586,233	-
		Interest income	65,099,378,922	-
TOTAL			**1,641,062,160,546**	**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	400,000,000	-
Nam Duc	Related party	BCC contribution	441,100,000,000	-
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	1,906,254,566,424	2,468,258,536,393
TOTAL			**2,845,034,566,424**	**3,816,828,536,393**
Other short-term receivables				
Loc Phat (iii)	Associate	Interest from BCC	-	9,270,953,424
Gia Hung (iv)	Related party	Deposits	30,000,000,000	-
An Gia Hung Phat (i)	Related party	Interest from BCC	32,346,839,396	90,890,796,458
		Receivables from booking deposits collected by distribution agents	205,294,855,054	-
Other related parties	Related party	Advance	146,705,933,352	6,285,115,830
TOTAL			**414,347,627,802**	**106,446,865,712**
Short-term trade payables				
An Gia Hung Phat	Related party	Brokerage fee	74,999,446,240	-
Hien Duc	Related party	Brokerage fee	-	1,078,089,986
An Gia Housing	Related party	Brokerage fee	908,264,482	927,377,088
TOTAL			**75,907,710,722**	**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	13,203,696,603	-
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	160,909,164,568	160,604,761,431
TOTAL			**174,112,861,171**	**182,066,535,653**
Dividends and profit payable				
Other related parties	Related party	*Dividends and profit payable*	117,169,058	61,713,762
Short-term loans				
An Gia Hung Phat	Related party	Short-term loan	5,700,000,000	-

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 six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Mr Nguyen Ba Sang	Chairman	1,247,820,000	1,247,820,000
Mrs Nguyen Mai Giang	Deputy General Director	828,600,000	680,600,000
Mr Nguyen Thanh Chau	Chief Accountant	816,600,000	624,600,000
Mr Louis T Nguyen	Member	-	112,500,000
Mr Le Duy Binh	Member	133,333,332	133,333,332
Mr Do Le Hung	Member	333,333,336	333,333,336
TOTAL		**3,359,686,668**	**3,132,186,668**

36. SEGMENT INFORMATION

Business segment

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

	Real estate services	*Consulting services*	*Others*	*VND* *Total*
For the six-month period ended 30 June 2026				
Revenue				
Sales to external customers	92,246,037,066	63,636,363,636	6,600,685,306	*162,483,086,008*
Results				
Net profit before corporate income tax	306,729,952,540	(15,383,988,751)	(1,952,098,091)	*289,393,865,698*
Corporate income/Defer tax expense	(1,736,169,275)	-	-	*(1,736,169,275)*
Net profit after corporate income tax	304,993,783,265	(15,383,988,751)	(1,952,098,091)	*287,657,696,423*
As at 30 June 2026				
Assets and liabilities				
Total assets	10,917,014,937,166	543,117,934,368	9,365,905,875	11,469,498,777,409
Total liabilities	6,843,880,800,453	822,552,270,009	114,848,250	7,666,547,918,712
For the six-month period ended 30 June 2025				
Revenue				
Sales to external customers	302,278,399,853	64,462,834,169	5,841,351,925	372,582,585,947
Results				
Net profit before corporate income tax	139,250,913,676	(16,728,895,642)	2,291,497,119	124,813,515,153
Corporate income/Defer tax expense	(34,464,363,477)	-	-	(34,464,363,477)
Net profit after corporate income tax	104,786,550,199	(16,728,895,642)	2,291,497,119	90,349,151,676
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 June 2026	*01 January 2026*
Less than 1 year	17,049,555,640	16,451,212,114
From 1 - 5 years	8,823,949,583	17,647,899,166
TOTAL	**25,873,505,223**	**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 June 2026	*01 January 2026*
Less than 1 year	583,657,966	723,289,932
From 1 - 5 years	972,145,628	611,732,000
Over 5 years	10,805,556	-
TOTAL	**1,566,609,150**	**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.

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 Preparer	Nguyen Thanh Chau Chief Accountant	Nguyen Ba Sang Legal representative

29 July 2026