

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: 20/2026/CV-AGI-IR
No.: 20/2026/CV-AGI-IR

Tp.HCM, ngày 24 tháng 04 năm 2026
HCMC, 24th April, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY 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/ Disclosure Content:

- Báo cáo tài chính riêng và hợp nhất Quý I năm 2026
Separate and consolidated financial statements Quarter I 2026
- Giải trình biến động kết quả kinh doanh báo cáo tài chính Quý I năm 2026
Explanation of fluctuations in business performance in Q1 2026 financial statements

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 24/04/2026 tại đường dẫn <https://angia.com.vn/vi/quan-he-dau-tu.html>.

This information was published on the Company's website on 24/04/2026 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
(Sign, full name, and stamped)



ANGIA

An Gia Real Estate Investment and Development Corporation

Interim consolidated financial statements

For the first quarter ended 31 March 2026



An Gia Real Estate Investment and Development Corporation

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An Gia Real Estate Investment and Development Corporation

B01-DN/HN

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION as at 31 March 2026

VND

ASSETS		Code	Notes	31 March 2026	31 December 2025 <i>(restated)</i>
A	CURRENT ASSETS				
I.	Cash and cash equivalents	100	5	1,403,149,172,740	1,607,367,769,615
1.	Cash	110		46,390,210,765	87,780,442,281
		111		46,390,210,765	87,780,442,281
II.	Short-term investment	120		468,178,862,589	587,443,044,635
1.	Held-to-maturity investments	123	6	929,862,589	210,768,059,703
2.	Provision for short-term held-to-maturity	124	6	-	(89,424,700,000)
3.	Other short-term investments	125	7	467,249,000,000	467,249,000,000
III.	Current accounts receivable	130		506,408,878,942	516,698,977,522
1.	Short-term trade receivables	131	8	98,909,842,731	123,881,248,534
2.	Short-term advances to suppliers	132	9	3,000,000,000	3,294,700,000
3.	Other short-term receivables	135	10	431,499,036,211	415,373,713,920
4.	Provision for doubtful short-term receivables	136	10	(27,000,000,000)	(27,000,000,000)
IV.	Inventory	140	11	328,721,559,702	347,822,703,790
1.	Inventories	141		328,721,559,702	347,822,703,790
V.	Other current assets	160		53,449,660,742	67,622,601,387
1.	Short-term prepaid expenses	161	12	29,344,385,695	42,736,227,570
2.	Value-added tax deductible	162		2,926,667,225	2,775,064,361
3.	Other current assets	165	13	21,178,607,822	22,111,309,456
B	NON-CURRENT ASSETS	200		3,993,430,267,677	3,869,577,236,363
I.	Non-current receivables	210		73,000,000	73,000,000
1.	Other long-term receivables	215	10	73,000,000	73,000,000
II.	Fixed assets	220		9,279,873,593	11,180,441,465
1.	Tangible fixed asset	221	14	5,249,345,376	5,796,349,377
	Cost	222		20,136,231,773	20,136,231,773
	Accumulated depreciation	223		(14,886,886,397)	(14,339,882,396)
2.	Intangible fixed asset	227	14	4,030,528,217	5,384,092,088
	Cost	228		19,732,189,634	19,732,189,634
	Accumulated amortisation	229		(15,701,661,417)	(14,348,097,546)
III.	Investment properties	240	14	22,787,369,905	22,933,417,735
	Cost	241		25,360,967,118	25,360,967,118
	Accumulated depreciation	242		(2,573,597,213)	(2,427,549,383)
IV.	Long-term assets in progress	250		1,027,721,063	723,000,000
1.	Construction in progress	252		1,027,721,063	723,000,000
V.	Long-term investments	260		3,943,758,536,393	3,816,828,536,393
1.	Investments in joint ventures and associates	262	15	-	-
2.	Investments in equity of other entities	263	7	3,943,758,536,393	3,816,828,536,393
3.	Provision for devaluation of non-current	264		(89,424,700,000)	-
4.	Long-term held-to-maturity investments	265		89,424,700,000	-
VI.	Other long-term assets	270		16,503,766,723	17,838,840,770
1.	Long-term prepaid expenses	271	12	3,357,147,955	4,399,154,488
2.	Deferred tax assets	272	32.3	10,146,618,768	10,439,686,282
3.	Other long-term assets	274		3,000,000,000	3,000,000,000
	TOTAL ASSETS	280		5,396,579,440,417	5,476,945,005,978

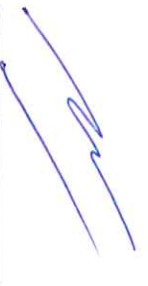
An Gia Real Estate Investment and Development Corporation

B01-DN/HN

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) as at 31 March 2026

VND

RESOURCES	Code	Notes	31 March 2026	31 December 2025
C LIABILITIES	300		1,876,582,348,345	1,961,947,389,780
1. Current liabilities	310		1,697,970,253,807	1,591,376,546,864
1. Short-term trade payables	311	16	5,986,796,001	22,412,481,897
2. Short-term advances from customers	312	17	77,286,874,597	113,680,067,003
3. Dividends and profit payable	313		81,461,947	67,504,597
4. Statutory obligations	314	18	52,018,949,412	55,878,023,658
5. Payables to employees	315		-	11,541,339,720
6. Short-term accrued expenses	316	19	121,881,468,551	110,505,489,649
7. Other short-term payables	320	20	423,305,156,631	455,768,899,182
8. Short-term loans	321	21	1,006,564,333,826	1,003,420,912,113
9. Provisions for payables	322		6,372,687,327	6,371,003,530
10. Bonus and welfare fund	323		4,472,525,515	4,472,525,515
II. Non-current liabilities	330		178,612,094,538	370,570,842,916
1. Other long-term liabilities	338	20	115,287,653,789	114,911,238,149
2. Deferred tax liabilities	342	32.3	6,842,836,660	6,434,616,881
3. Long-term provisions	343	22	56,481,604,089	56,483,287,886
D OWNERS' EQUITY	400		3,519,997,092,072	3,514,997,616,198
I. Capital	410	23	3,519,997,092,072	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		1,715,595,750,865	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 period	421b		5,015,102,316	379,195,499,373
4. Non-controlling interests	429		81,343,007	96,969,449
TOTAL LIABILITIES AND OWNERS' EQUITY	440		5,396,579,440,417	5,476,945,005,978


 Nguyen Thi Y Nhi
 Preparer


 Nguyen Thanh Chau
 Chief Accountant


 Nguyen Ba Sang
 Legal representative



24 April 2026

An Gia Real Estate Investment and Development Corporation

B02-DN/HN

INTERIM CONSOLIDATED INCOME STATEMENT

For the first quarter ended 31 March 2026

VND

ITEMS	Code	Notes	Quarter 1/2026	Quarter 1/2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
1. Revenue from sale of goods and rendering of services	01	24	67,263,896,896	191,772,044,951	67,263,896,896	191,772,044,951
2. Net revenue from sale of goods and rendering of services	10	24	67,263,896,896	191,772,044,951	67,263,896,896	191,772,044,951
3. Cost of goods sold and services rendered	11	25	(30,275,993,109)	(116,322,226,180)	(30,275,993,109)	(116,322,226,180)
4. Gross profit from sale of goods and rendering of services rendered	20		36,987,903,787	75,449,818,771	36,987,903,787	75,449,818,771
5. Finance income	21	26	28,625,452,302	32,180,860,535	28,625,452,302	32,180,860,535
6. Finance expenses <i>In which: Interest expense</i>	22 23	27	(25,261,306,406) (22,634,835,672)	(46,835,086,830) (34,383,820,250)	(25,261,306,406) (22,634,835,672)	(46,835,086,830) (34,383,820,250)
7. Shares of loss of associates	24	12.1	-	-	-	-
8. Selling expenses	25	28	(16,847,672,057)	(27,906,991,680)	(16,847,672,057)	(27,906,991,680)
9. General and administrative expenses	25	29	(15,711,877,296)	(18,598,263,915)	(15,711,877,296)	(18,598,263,915)
10. Operating profit	30		7,792,500,330	14,290,336,881	7,792,500,330	14,290,336,881
11. Other Income	31	30	1,179,616,448	5,669,567,405	1,179,616,448	5,669,567,405
12. Other expenses	32	31	(453,266,006)	(343,250,000)	(453,266,006)	(343,250,000)
13. Other (loss) profit before tax	40		726,350,442	5,326,317,405	726,350,442	5,326,317,405
14. Accounting profit	50		8,518,850,772	19,616,654,286	8,518,850,772	19,616,654,286
15. Current corporate income tax expense	51	32	(2,804,130,254)	(13,336,838,660)	(2,804,130,254)	(13,336,838,660)
16. Deferred tax income/(expense)	52	32	(701,287,293)	1,792,001,484	(701,287,293)	1,792,001,484
17. Net profit after tax	60		5,013,433,225	8,071,817,111	5,013,433,225	8,071,817,111
18. Net profit after tax attributable to shareholders of the parent to shareholders of the parent	61		5,015,102,316	10,268,615,200	5,015,102,316	10,268,615,200
19. Net (loss) profit after tax attributable to non-controlling interests	62		(1,669,091)	(2,196,798,089)	(1,669,091)	(2,196,798,089)
20. Basic earnings per share	70	23.4	31	63	31	63
21. Diluted earnings per share	71	23.4	31	63	31	63

Nguyen Thi Y Nhi
Preparing
24 April 2026

Nguyen Thanh Chau
Chief Accountant

Nguyen Ba Sang
Legal representative



An Gia Real Estate Investment and Development Corporation

B03-DN/HN

INTERIM CONSOLIDATED CASH FLOW STATEMENT For the first quarter ended 31 March 2026

VND

ITEMS	Code	Notes	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
I. CASH FLOWS FROM OPERATING ACTIVITIES				
Accounting profit before tax	1		8,518,850,772	19,616,654,286
Depreciation and amortisation	2		2,046,615,702	2,200,527,780
Provision	3		-	271,909,442
Foreign exchange losses arising from revaluation of monetary accounts denominated in foreign currency	4		(4,968,072,668)	8,660,674,410
Profits from investing activities	5		(23,657,379,634)	(39,008,490,490)
Borrowing expenses and allocation of bond issuance costs	6		22,634,835,672	34,383,820,250
Operating profit before changes in working capital	8		4,574,849,844	26,125,095,678
Increase in receivables	9		25,115,859,725	(102,519,032,014)
Decrease in inventories	10		19,101,144,088	79,988,568,275
Decrease in payables	11		(79,606,203,543)	(75,187,103,004)
Decrease in prepaid expenses	12		14,433,848,408	6,304,921,563
Interest paid	14		(30,705,974,840)	(15,128,987,477)
Corporate income tax paid	15		(4,057,427,820)	(35,283,629,578)
Net cash flows (used in) from operating activities	20		(51,143,904,138)	(115,700,166,556)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase and construction of fixed assets	21		(304,721,063)	(1,171,184,181)
Proceed from disposal of fixed assets	22		(1,600,000,000)	13,095,790,900
Loans to other entities and payments for term bank deposits	23		(1,600,000,000)	(7,745,000,000)
Collections from borrowers and term bank deposits	24		2,700,000,000	57,595,000,000
Payments for investments in other entities	25		(23,543,352,202)	(273,182,000,000)
Proceeds from sale of investments in other entities	26		16,620,000,000	84,000,000,000
Interest received	27		7,770,251,506	261,182,848,901
Net cash flows from investing activities	30		1,642,178,241	133,775,455,620
III. CASH FLOWS FROM FINANCING ACTIVITIES				
Drawdown of borrowings	33		10,111,421,713	5,882,849,187
Repayment of borrowings	34		(2,000,000,000)	(13,496,810,701)
Net cash flows used in financing activities	40		8,111,421,713	(7,613,961,514)
Net increase in cash for the period	50		(41,390,304,184)	10,461,327,550
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		72,668	469,188
Cash and cash equivalents at the end of the period	70		46,390,210,765	174,741,594,450



Nguyen Thi Y Nhi
Preparer

Nguyen Thanh Chau
Chief Accountant

Nguyen Ba Sang
Legal representative

24 April 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the financial year ended 31 December 2025

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/QĐ-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, District 1, Ho Chi Minh City.

The number of the Group' employees as at 31 March 2026 is 88 (31 December 2025: 94).

As at 31 March 2026, the Company has seven (7) subsidiaries and two (2) associates as follows:

Name	Business activities	Ownership (%)		Voting right (%)	
		Ending balance	Beginning balance	Ending balance	Beginning balance
Subsidiaries					
The Sông 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 consultancy	99.99	99.99	99.99	99.99
An Gia Phu Thinh Joint Stock Company ("Phu Thinh")	Trade real estate	99.98	99.98	99.98	99.98
Associates					
The La Village project					
AGI & GLC Consultant JSC ("AGI & GLC")	Investment, management consulting	21.01	21.01	21.01	21.01
The Gio Riverside Project					
Loc Phat Management And Development Corporation ("Loc Phat")	Trade real estate	39.98	39.98	39.98	39.98

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continue)
For the first quarter ended 31 March 2026

1. CORPORATE INFORMATION (Continue)

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

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.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continue)
For the first quarter ended 31 March 2026

2. BASIS OF PREPARATION (Continue)
2.5 Basis of consolidation (continue)

The consolidated financial statements comprise the financial statements of the Company and its subsidiaries for the year ending 31 March 2026.

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 liabilities or equity.

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:

	Consolidated statement of financial position		
	Previously reported	Net change	Restated
As at 31 December 2025			
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
Other current assets	45,511,291,931	22,111,309,456	45,511,291,931
Short-term prepaid expenses	42,736,227,570	(42,736,227,570)	-
Other current assets 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	192,744,1700,000	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	192,744,1700,000	1,003,420,912,113
Non-current liabilities	370,570,842,916	(192,744,1700,000)	177,829,142,916
Long-term loans	192,744,1700,000	(192,744,1700,000)	-
TOTAL LIABILITIES AND OWNERS' EQUITY	5,476,945,005,978	-	5,476,945,005,978

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continue)
For the first quarter ended 31 March 2026

3. RESTATEMENT OF PRIOR YEAR FINANCIAL STATEMENTS (Continued)

The cash flows for the three-month period ended 31 March 2025 have been restated to reflect the retrospective adjustments arising from the change in accounting policy as mentioned above. Changes in certain line items of the interim statement of cash flows for the three-month period ended 31 March 2025 are presented in the table below

	Consolidated Cash Flow Statement		
	For the 3-month period ended 31 March 2025	Restated	
	Previously reported	Net change	
Profits from investing activities	(39,008,490,490)	39,008,490,490	-
Profits from investment and financial activities	-	(39,008,490,490)	(39,008,490,490)
Interest expenses and allocation of bond issuance costs	34,383,820,250	(34,383,820,250)	-
Borrowing expenses and allocation of bond issuance costs	-	34,383,820,250	34,383,820,250
Increase in receivables	(102,540,205,507)	21,173,493	(102,519,032,014)
Interest paid	(15,128,987,477)	15,128,987,477	-
Borrowing costs paid	-	(15,128,987,477)	(15,128,987,477)
Net cash flows used in operating activities	(115,721,340,049)	21,173,493	(115,700,166,556)
Interest received	261,204,022,394	(21,173,493)	261,182,848,901
Net cash flows from investing activities	133,796,629,113	(21,173,493)	133,775,455,620
Net increase in cash for the period	10,461,327,550	-	10,461,327,550
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	177,741,594,450	(3,000,000,000)	174,741,594,450

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 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.

4.2 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.

4.3 Inventories

Inventories

Inventories 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,

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

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.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the first quarter ended 31 March 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**4.3 Inventories (Continued)***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

4.4 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.

4.5 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.

4.6 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

4.7 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.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continue)

For the first quarter ended 31 March 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**4.7 Investment properties (Continued)**

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.

4.8 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

4.9 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

4.10 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.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continue)

For the first quarter ended 31 March 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**4.11 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.

4.12 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.

4.13 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.

4.14 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:

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continue)

For the first quarter ended 31 March 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**4.14 Foreign currency transactions (Continued)**

- 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.

4.15 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.

4.16 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.

4.17 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.

Rental income

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

4.18 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.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continue)

For the first quarter ended 31 March 2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**4.18 Taxation (continued)**

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.

4.19 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.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
For the first quarter ended 31 March 2026

5. CASH AND CASH EQUIVALENTS

	31 March 2026	31 December 2025
		<i>(restated)</i>
Cash on hand	152,615,524	299,655,565
Cash at banks	46,237,595,241	87,480,786,716
<u>In which</u>		
- <i>Tien Phong Commercial Joint Stock Bank</i>	42,608,518,694	79,947,254,415
- <i>Others</i>	3,629,076,547	7,533,532,301
TOTAL	46,390,210,765	87,780,442,281

6. HELD-TO-MATURITY INVESTMENTS

	31 March 2026	31 December 2025
		<i>(restated)</i>
HELD-TO-MATURITY INVESTMENTS		
		VND
Held-to-maturity investments		
Business Cooperation Contract ("BCC") (Note 33)	929,862,589	210,768,059,703
<i>Gia Hung Real Estate Investment and Development Company Limited ("Gia Hung")</i>	-	120,000,000,000
Redeemable preference shares "RPS"	-	120,000,000,000
Receivable interest from a business cooperation contract	-	89,424,700,000
Interest receivable from savings deposits	742,465,752	1,149,315,068
	187,396,837	194,044,635
Provision for short-term held-to-maturity investments		
Long-term held-to-maturity investments	-	(89,424,700,000)
Redeemable preference shares "RPS" (Note 6.1)	89,424,700,000	-
Provision for devaluation of non-current financial investments (Note 6.1)	(89,424,700,000)	(89,424,700,000)
TOTAL	929,862,589	121,343,359,703

6.1 Held-to-maturity investments

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

<i>Issuers of RPS</i>	<i>Ending balance</i>		
	<i>No. of shares</i>	<i>Amount (VND)</i>	<i>Provision (VND)</i>
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, each shareholders held 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 shareholders held RPS shall not be entitled to share in any further distribution of the property or assets of the Issuers.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
For the first quarter ended 31 March 2026

7. OTHER INVESTMENTS

	31 March 2026	31 December 2025 (restated)
Short-term		
Business Cooperation Contract ("BCC") (Note 33)	467,249,000,000	467,249,000,000
An Gia Hung Phat Development Joint Stock Company ("An Gia Hung Phat") (iv)	467,249,000,000	467,249,000,000
Long-term		
Business Cooperation Contract ("BCC")	467,249,000,000	467,249,000,000
Loc Phat (iii)	3,943,758,536,393	3,816,828,536,393
Gia Linh (i)	350,300,000,000	350,300,000,000
Gia Hung (iv)	2,475,188,536,393	2,468,258,536,393
Vinh Nguyen (ii)	120,000,000,000	-
Dong Nam Construction Trading Service Company Limited ("Dong Nam") (iii)	890,270,000,000	890,270,000,000
TOTAL	108,000,000,000	108,000,000,000
	4,411,007,536,393	4,284,077,536,393

Investments in Project Development

- (i) **The Lá Village Project:** The Group has invested under a business cooperation contract (BCC) to develop The Lá Village Project through Gia Linh Company, with a cooperation term of 36 months from the date of receipt of the first cooperation capital contribution. As at 31 March 2026, the total committed investment of the Group amounted to VND 3,446,610,000,000, of which VND 2,475,188,536,393 has been contributed. Under the agreement, profits from the project 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 is currently in the legal completion stage for implementation.
- (ii) **Westgate 2 Project:** The Group has invested in Vinh Nguyen Company to cooperate in the development of the Westgate 2 Project under a BCC with a term of 36 months from the date of receipt of the first cooperation capital contribution. As at 31 March 2026, the total committed investment of the Group amounted to VND 993,280,000,000, of which VND 890,270,000,000 has been contributed. 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 was approved by the City People's Committee under Notification No. 257/TB-UBND dated 18 December 2025, allowing real estate business entities to implement a pilot commercial housing project. According to the plan, this investment is expected to be reclassified as inventories and recognized in the consolidated financial statements in the second quarter of 2026.
- (iii) **The Gió Riverside Project:** The Group has invested under BCCs to develop The Gió Riverside Project, with a cooperation term of 36 months from the date of receipt of the first cooperation capital contribution. As at 31 March 2026, the total committed investment amounted to VND 600,300,000,000, of which VND 458,300,000,000 has been contributed. Specifically, the Group invested through Loc Phat Company with VND 350,300,000,000 (fully contributed) and through Dong Nam Company with VND 108,000,000,000 contributed out of a total commitment of VND 250,000,000,000. Under the agreements, profits are distributed in proportion to capital contributions. The project operator has full authority over the management and operation of the project. As at 31 March 2026, the project is in the foundation and basement completion stage and has obtained the eligibility notice for mobilizing capital for off-plan residential units under Notification No. 9973/SXD-PTDT dated 27 March 2026. According to the plan, the related investment is expected to be converted into an investment in a subsidiary in the second quarter of 2026.
- (iv) **Distribution activities – The Gió Riverside Project:** The Group participates in distribution, brokerage and marketing activities for The Gió Riverside Project through its partners. As at 31 March 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.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
For the first quarter ended 31 March 2026

	31 March 2026	31 December 2025	VND
8. SHORT-TERM TRADE RECEIVABLES			
Due from other parties	98,909,842,731	123,881,248,534	
<i>Individual customers buying apartments</i>	96,712,558,139	115,729,658,983	
Due from related parties (Note 33)	571,450,355	6,930,103,068	
Due from other parties	1,625,834,237	1,221,486,483	
TOTAL	98,909,842,731	123,881,248,534	
9. SHORT-TERM ADVANCES TO SUPPLIERS			
	31 March 2026	31 December 2025	VND
Apex Management Investment Consultancy Joint Stock Company	3,000,000,000	3,000,000,000	
Due from other parties	-	294,700,000	
TOTAL	3,000,000,000	3,294,700,000	
10. OTHER RECEIVABLES			
	31 March 2026	31 December 2025	VND
Short-term		<i>(restated)</i>	
Deposits for developing real estate projects	431,499,036,211	415,373,713,920	
<i>Van Phat Hung Joint Stock Company</i>	274,459,379,883	274,459,379,883	
<i>Other</i>	274,456,379,883	274,456,379,883	
	3,000,000	3,000,000	
Receivable interest from a business cooperation contract	116,282,369,062	100,161,749,882	
Advance to Employees	6,497,891,325	6,480,811,139	
Advance to Project management team	6,361,920,670	6,319,405,830	
Deposit receivables from liquidated contracts	27,000,000,000	27,000,000,000	
Others	897,475,271	952,367,186	
Long-term	73,000,000	73,000,000	
Deposit receivables	73,000,000	73,000,000	
TOTAL	431,572,036,211	415,446,713,920	
Provision for doubtful short-term receivables	(27,000,000,000)	(27,000,000,000)	
NET	404,572,036,211	388,446,713,920	
<i>In which:</i>			
<i>Due from other parties</i>	308,861,746,479	308,999,848,208	
<i>Due from related parties-Short term (Note 33)</i>	123,452,755,484	107,596,180,780	
11. INVENTORIES			
	31 March 2026	31 December 2025	VND
Inventories properties in progress	297,418,162,270	326,843,315,006	
<i>West Gate</i>	60,098,780,027	80,181,551,883	
<i>The Standard</i>	19,452,113,659	27,059,463,563	
<i>Signal</i>	194,813,717,032	194,813,717,032	
<i>The Song</i>	23,053,551,552	24,788,582,528	
Cost of service in progress	24,156,223,960	13,832,215,312	
Merchandise	7,147,173,472	7,147,173,472	
TOTAL	328,721,559,702	347,822,703,790	

An Gia Real Estate Investment and Development Corporation

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
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	VND	
	31 March 2026	31 December 2025
12. PREPAID EXPENSES		
Short-term		
Commission fee	29,344,385,695	42,736,227,570
Office rental	17,775,572,638	27,332,678,045
Software license and supporting fees	11,216,735,532	14,955,647,376
Others	352,077,525	447,902,149
Long-term		
Office renovation	3,357,147,955	4,399,154,488
Consulting and advertising expenses	2,444,836,636	3,356,368,465
Tools	573,722,228	648,555,560
Others	13,417,344	17,921,550
TOTAL	325,171,747	376,308,913
	32,701,533,650	47,135,382,058

13. OTHER ASSETS

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

Short-term	Banks	Ending balance	Purpose of collateral	Beginning balance	Purpose of collateral
Joint Stock Commercial Bank for Investment and Development of Vietnam		8,709,803,874		11,245,405,291	
Vietnam Joint Stock Commercial Bank for Industry and Trade		8,800,000,000	Restricted accounts for The Star project	8,800,000,000	Restricted accounts for The Star project
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
TOTAL		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/QĐ-CCTHADS dated 15 June 2020 of Civil Judgment Enforcement Authorities of District 3, Ho Chi Minh City, Vietnam.

	VND				
	Means of transportation	Office equipment and Others	Software system	Investment property	Total
14. FIXED ASSETS AND INVESTMENT PROPERTIES					
Cost					
Beginning balance	17,828,527,273	2,307,704,500	19,732,189,634	25,360,967,118	65,229,388,525
Ending balance	17,828,527,273	2,307,704,500	19,732,189,634	25,360,967,118	65,229,388,525
Accumulated depreciation					
Beginning balance	(12,071,136,228)	(2,268,746,168)	(14,348,097,546)	(2,427,549,383)	(31,115,529,325)
Depreciation for the period	(543,462,333)	(3,541,668)	(1,347,313,872)	(152,297,829)	(2,046,615,702)
Ending balance	(12,614,598,561)	(2,272,287,836)	(15,695,411,418)	(2,579,847,212)	(33,162,145,027)
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	5,213,928,712	35,416,664	4,036,778,216	22,781,119,906	32,067,243,498

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15. INVESTMENTS IN ASSOCIATES

Investment in associates with details as follows:

	VND	
	Total	
Cost of investment:		
Beginning balance	72,945,300,000	
Ending balance	72,945,300,000	
Accumulated share in post-acquisition loss of the associates:		
Beginning balance	(72,945,300,000)	
Ending balance	(72,945,300,000)	
Net carrying amount:		
Beginning balance	-	
Ending balance	-	

16. SHORT-TERM TRADE PAYABLES

	VND	
31 March 2026		31 December 2025
Due to suppliers		
Ricons Construction Investment Joint Stock Company	4,758,531,519	20,407,014,823
Bizman Investment Joint Stock Company	-	13,400,297,260
Dhpiun Construction And Design Joint Stock Company	-	1,623,972,383
Other suppliers	923,761,237	923,761,237
Due to related parties (Note 33)	3,834,770,282	4,458,983,943
Hien Duc Management and Investment Company Limited ("Hien Duc")	1,228,264,482	2,005,467,074
An Gia Housing	782,444,420	1,078,089,986
	445,820,062	927,377,088
TOTAL	5,986,796,001	22,412,481,897

17. SHORT-TERM ADVANCES FROM CUSTOMERS

	VND	
31 March 2026		31 December 2025
Due to a related party (Note 33)	5,473,340,491	5,473,340,491
Individual customers - purchasing apartments	71,813,534,106	108,206,726,512
TOTAL	77,286,874,597	113,680,067,003

18. STATUTORY OBLIGATIONS

	VND	
31 March 2026		31 December 2025
Corporate income tax	45,800,591,615	47,053,889,181
Value-added tax	1,886,656,560	3,348,740,471
Personal income tax	4,331,701,237	2,055,495,752
Others	-	3,419,898,254
TOTAL	52,018,949,412	55,878,023,658

19. SHORT-TERM ACCRUED EXPENSES

	VND	
31 March 2026		31 December 2025
Expense for project development	59,405,065,995	59,973,515,449
Interest expenses and interest from BCC	44,921,800,390	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	3,327,499,429	4,240,610,237
TOTAL	121,881,468,551	110,505,489,649

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the first quarter ended 31 March 2026

20. OTHER PAYABLES

	31 March 2026	31 December 2025 (Restated)
VND		
Short-term		
Maintenance fee	423,305,156,631	455,768,899,182
Payables to customers due to termination	204,148,920,859	203,308,740,650
Deposits received from customers purchasing apartments	184,211,196,880	183,920,486,416
Interest payables	4,273,856,790	5,486,006,604
Collect on behalf fee to get land use right certificate granted	533,095,890	21,461,774,222
Others	22,737,416,320	35,250,850,496
	7,400,669,892	6,341,040,794
Long-term		
Maintenance fee	115,287,653,789	114,911,238,149
Deposits received	113,564,145,539	113,527,729,899
	1,723,508,250	1,383,508,250
TOTAL	<u>538,592,810,420</u>	<u>570,680,137,331</u>
<i>In which:</i>		
<i>Due to other parties</i>	377,465,117,029	388,676,016,275
<i>Due to related parties (Note 30)</i>	161,127,693,391	182,066,535,653

21. LOANS

	31 March 2026	31 December 2025 (Restated)
VND		
Short-term		
Loans from banks (Note 21.1)	1,006,564,333,826	1,003,420,912,113
Current portion of loans from another party (Note 21.2)	404,861,333,826	396,749,912,113
TOTAL	<u>1,006,564,333,826</u>	<u>1,003,420,912,113</u>

Movement of loans are as follows:

	<i>For the three-month period ended 31 March 2026</i>	<i>Previous year</i>
VND		
As at 1 January	1,003,420,912,113	1,417,145,580,929
Drawdown of borrowings	10,111,421,713	568,334,061,300
Repayment of borrowings	(2,000,000,000)	(1,002,107,030,116)
Foreign exchange differences due to revaluation	(4,968,000,000)	20,048,300,000
Ending balance	<u>1,006,564,333,826</u>	<u>1,003,420,912,113</u>

21.1 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	31 March 2026 VND	<i>Principal repayment term</i>	<i>Description of collaterals</i>
Vietnam Prosperity Joint Stock Commercial Bank	160,000,000,000	From 27/5/2025 to 28/7/2026	Secured by assets of associates
Tien Phong Commercial Joint Stock Bank	23,373,000,000	11-Dec-26	Secured by assets of a subsidiary
+ Loan 1	91,925,700,000	From 26/8/2026 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.
+ Loan 2 (*)	24,562,633,826	26-Jun-26	Partially secured by term deposit contracts
Joint Stock Commercial Bank for Foreign Trade of Vietnam	105,000,000,000	27 May 2028	Secured by assets of associates
Vietnam Prosperity Joint Stock Commercial Bank (*)	404,861,333,826		
TOTAL	<u>1,006,564,333,826</u>		

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For the first quarter ended 31 March 2026

21. LOANS (Continue)
21.1 Short-term loans

(*) Borrowings are classified as current or non-current based on the remaining contractual repayment term under the loan agreements. However, the Group is applying Circular No. 99/2025/TT-BTC issued by the Ministry of Finance, under which liabilities are classified as current when the entity expects to settle them within its normal operating cycle. Accordingly, the Group has classified borrowings used for project development as current borrowings, as they are expected to be settled from the project's cash flows within the normal operating cycle.

21.2 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:

<i>Lender</i>	<i>31 March 2026</i>	<i>Principal repayment term</i>
Hatra Pte. Ltd.	<u>601,703,000,000</u>	Date 31/12/2026
<i>In which:</i>		
<i>Current portion</i>	<i>601,703,000,000</i>	

22. 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.

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For the first quarter ended 31 March 2026

23 OWNERS' EQUITY

23.1 Increase and decrease in owners' equity

	Share capital	Share premium	Undistributed earnings	Non-controlling interests	VND 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
Dividend paid for non-controlling interests	-	-	-	(42,406,310)	(42,406,310)
Net profit for the period	-	-	10,268,615,200	(2,196,798,089)	8,071,817,111
Ending balance	<u>1,625,280,810,000</u>	<u>179,039,188,200</u>	<u>1,302,035,061,960</u>	<u>38,762,932,117</u>	<u>3,145,117,992,277</u>
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
Dividend for non-controlling interest	-	-	-	(13,957,351)	(13,957,351)
Net profit for the period	-	-	5,015,102,316	(1,669,091)	5,013,433,225
Ending balance	<u>1,625,280,810,000</u>	<u>179,039,188,200</u>	<u>1,715,595,750,865</u>	<u>81,343,007</u>	<u>3,519,997,092,072</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

For the first quarter ended 31 March 2026

23. OWNERS' EQUITY (continued)**23.2 Capital transactions with owners**

	VND
	<i>For the three-month period ended</i>
	<i>31 March 2026</i>
	<i>31 March 2025</i>

Contributed share capital

Share capital

1,625,280,810,0001,251,183,680,000**23.3 Ordinary shares**

	<i>Number of shares</i>
	<i>31 March 2026</i>
	<i>31 December 2025</i>

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

23.4 Earning per shares

Basic and diluted earnings per share are calculated as follows:

	<i>For the three-month period ended</i>	<i>For the three-month period ended</i>
	<i>31 March 2026</i>	<i>31 March 2025</i>

Net profit after tax attributable to ordinary shareholders (VND)

5,015,102,316

10,268,615,200

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

31

66

Diluted earnings per share

31

66

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

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For the first quarter ended 31 March 2026

24. REVENUE FROM SALE OF GOODS AND RENDERING OF SERVICES

	Quarter I/2026	Quarter I/2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025 (Restated)
VND				
Revenue from sale and rental of apartments	64,348,388,276	168,940,695,069	64,348,388,276	168,940,695,069
Rendering of consulting	-	19,311,575,249	-	19,311,575,249
Rendering of other services	2,915,508,620	3,519,774,633	2,915,508,620	3,519,774,633
TOTAL	67,263,896,896	191,772,044,951	67,263,896,896	191,772,044,951

25. COST OF GOODS SOLD AND SERVICES RENDERED

	Quarter I/2026	Quarter I/2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025 (Restated)
VND				
Cost of apartments sold and rented	29,960,577,908	104,391,086,275	29,960,577,908	104,391,086,275
Cost of consulting	93,463,119	11,228,713,057	93,463,119	11,228,713,057
Cost of other services	221,952,082	702,426,849	221,952,082	702,426,849
TOTAL	30,275,993,109	116,322,226,180	30,275,993,109	116,322,226,180

26. FINANCE INCOME

	Quarter I/2026	Quarter I/2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
VND				
Interest from BCC	23,483,769,864	31,802,482,193	23,483,769,864	31,802,482,193
Interest income from term-deposits; loan receivables	173,609,770	378,378,342	173,609,770	378,378,342
Foreign exchange gains	4,968,072,668	-	4,968,072,668	-
TOTAL	28,625,452,302	32,180,860,535	28,625,452,302	32,180,860,535

27. FINANCE EXPENSES

	Quarter I/2026	Quarter I/2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
VND				
Interest expenses	22,634,835,672	34,383,820,250	22,634,835,672	34,383,820,250
Payment discount	187,377,031	1,417,826,651	187,377,031	1,417,826,651
Foreign exchange losses	-	8,661,128,709	-	8,661,128,709
Others	2,439,093,703	2,372,311,220	2,439,093,703	2,372,311,220
TOTAL	25,261,306,406	46,835,086,830	25,261,306,406	46,835,086,830

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
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28. SELLING EXPENSES

	Quarter //2026	Quarter //2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
Brokerage commission expenses	10,673,709,481	20,874,622,216	10,673,709,481	20,874,622,216
Interest support expense	5,289,590,203	-	5,289,590,203	-
Gifts and promotions for customers expenses	126,604,201	6,231,027,922	126,604,201	6,231,027,922
Others	757,768,172	801,341,542	757,768,172	801,341,542
TOTAL	16,847,672,057	27,906,991,680	16,847,672,057	27,906,991,680

VND

29. GENERAL AND ADMINISTRATIVE EXPENSES

	Quarter //2026	Quarter //2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
Labor cost	5,993,932,718	4,665,612,910	5,993,932,718	4,665,612,910
Tools and supplies	36,655,956	14,277,273	36,655,956	14,277,273
Depreciation and amortisation expenses	1,800,854,754	1,906,732,054	1,800,854,754	1,906,732,054
External services expenses	6,761,733,434	10,080,590,563	6,761,733,434	10,080,590,563
Others	1,118,700,434	1,931,051,115	1,118,700,434	1,931,051,115
TOTAL	15,711,877,296	18,598,263,915	15,711,877,296	18,598,263,915

VND

30. OTHER INCOME

	Quarter //2026	Quarter //2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
Contract violation penalty received	526,589,495	4,520,074,132	526,589,495	4,520,074,132
Others	653,026,953	1,149,493,273	653,026,953	1,149,493,273
TOTAL	1,179,616,448	5,669,567,405	1,179,616,448	5,669,567,405

VND

31. OTHER EXPENSES

	Quarter //2026	Quarter //2025	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
Contract violation	448,935,285	325,000,000	448,935,285	325,000,000
Others	4,330,721	18,250,000	4,330,721	18,250,000
TOTAL	453,266,006	343,250,000	453,266,006	343,250,000

32. 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.

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32. CORPORATE INCOME TAX (continued)

32.1 CIT expense

	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
	VND	
Current corporate income tax expense	3,102,322,121	13,336,224,586
Accrued/(Reversal) provisional CIT at 1% on advances received from customers	(298,191,867)	614,074
Deferred tax (income)/expense	701,287,293	(1,792,001,484)
TỔNG CỘNG	3,505,417,547	11,544,837,176

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

	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
	VND	
Accounting profit before tax	8,518,850,772	19,616,654,286
At CIT rate applicable to the Company and its subsidiaries	1,703,770,154	3,923,330,857
<i>Adjustments:</i>		
Non-deductible expenses	171,431,367	269,089,640
Current tax loss (recoverable)/not yet recognized as deferred tax asset	1,630,216,026	7,352,416,679
CIT expense	3,505,417,547	11,544,837,176

32.2 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.

32.3 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:

	Consolidated balance sheet	Consolidated income statement	VND
	31 March 2026	31 December 2025	
	For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025	
Temporary non-deductible operating expenses	9,550,547,208	9,545,422,855	(3,298,226,069)
Provisional CIT paid at 1% on advances received and Unrealised profit	596,071,560	894,263,427	370,075,081
Deferred tax assets	10,146,618,768	10,439,686,282	(2,928,150,988)
Capitalised interest expenses	(6,842,836,660)	(6,434,616,881)	4,720,152,473
Deferred tax liabilities	(6,842,836,660)	(6,434,616,881)	4,720,152,473
Net deferred tax credit to consolidated income statement	(701,287,293)	(701,287,293)	1,792,001,485

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
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33. TRANSACTIONS WITH RELATED PARTIES

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

Related party	Relationship	Transactions	VND	
			For the three-month period ended 31 March 2026	For the three-month period ended 31 March 2025
Significant transactions with related parties - The Gió Riverside project				
Loc Phat	Associate	Revenue from BCC	9,069,410,959	9,069,410,959
An Gia Hung Phat	Related party	BCC refund Revenue from BCC Purchasing of service	- 11,521,208,221 -	60,000,000,000 22,733,071,234 19,000,000,000
Gia Hung	Related party	Revenue from BCC	2,893,150,684	-
Significant transactions with related parties for other projects				
An Gia Housing	Related party	Service fee payment Brokerage fee Service revenue	927,377,088 1,116,604,074	10,445,477,251 884,370,659
Hien Duc	Related party	Service fee payment Purchasing of service Interest expense	1,078,089,986 - -	12,021,256,889 3,491,695,193 6,380,136,987

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

Related party	Relationship	Transactions	31 March 2026	31 December 2025
Short-term trade receivables				
An Gia Hung Phat	Related party	Rendering of services	9,590,000	6,368,242,713
Other related parties	Related party	Revenue from sale of goods	561,860,355	561,860,355
TOTAL			571,450,355	6,930,103,068
Held-to-maturity investments				
Gia Hung	Related party	BCC contribution	-	120,000,000,000
Other Short-term Investments				
An Gia Hung Phat (i)	Related party	BCC contribution	467,249,000,000	467,249,000,000
Other Long-term Investments				
Lộc Phat (iii)	Associate	BCC contribution	727,580,000,000	350,300,000,000
Vinh Nguyễn (ii)	Related party	BCC contribution	512,990,000,000	890,270,000,000
Gia Hung (iv)	Related party	BCC contribution	120,000,000,000	-
Đông Nam (iii)	Related party	BCC contribution	108,000,000,000	108,000,000,000
Gia Linh (v)	Related party	BCC contribution	2,475,188,536,393	2,468,258,536,393
TỔNG CỘNG			3,943,758,536,393	3,816,828,536,393
Other short-term receivables				
Loc Phat (iii)	Associate	Interest from BCC	18,340,364,383	9,270,953,424
Gia Hung (iv)	Related party	Interest from BCC	742,465,752	1,149,315,068
An Gia Hung Phat (i)	Related party	Interest from BCC	97,942,004,679	90,890,796,458
Other related parties	Related party	Advance	6,427,920,670	6,285,115,830
TOTAL			123,452,755,484	107,596,180,780

- (i) The Group and An Gia Hung Phat agreed to cooperate to distribute, brokerage and marketing services for The Gió Riverside project.
- (ii) The Group and Vinh Nguyễn agreed to cooperate to distribute Westgate 2 project.
- (iii) The Group and Loc Phat, Dong Nam cooperate in investing, implementing the construction, operating and sharing profit from The Group and Gia Hung agreed to cooperate to distribute, brokerage and marketing services for The Gió Riverside project.
- (iv) The Group and Gia Linh agreed to cooperate to distribute The Lả Village Project.

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For the first quarter ended 31 March 2026

33. TRANSACTIONS WITH RELATED PARTIES (continued)

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

Related party	Relationship	Transactions	VND	
			31 March 2026	31 December 2025
Short-term trade payables				
Hien Duc	Related party	Brokerage fee	1,228,264,482	1,078,089,986
An Gia Housing	Related party	Brokerage fee	1,228,264,482	927,377,088
TOTAL			2,456,528,964	2,005,467,074
Short-term advance from customer				
Other parties	Related party	Pay in advance for the apartment	5,473,340,491	5,473,340,491
TOTAL			5,473,340,491	5,473,340,491
Other payables				
Dong Nam	Related party	BCC contribution	533,095,890	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	160,594,597,501	160,604,761,431
TOTAL			161,127,693,391	182,066,535,653
Dividends and profit payable				
Other related parties	Related party	Dividends and profit payable	61,713,762	61,713,762
Transactions with other related parties				
Remuneration to members of the Board of Directors, Audit committee under the Board of Directors and Management:				
<i>Individuals</i>	<i>Position</i>	<i>Remuneration</i>	<i>VND</i>	
			<i>For the three-month period ended</i>	<i>For the three-month period ended</i>
Mr Nguyen Ba Sang	Chairman	623,910,000	623,910,000	623,910,000
Mrs Nguyen Mai Giang	Deputy General Director	414,300,000	414,300,000	303,300,000
Mr Nguyen Thanh Chau	Chief Accountant	408,300,000	408,300,000	294,300,000
Mr Louis T Nguyen	Member	-	-	75,000,000
Mr Le Duy Binh	Member	66,666,666	66,666,666	66,666,666
Mr Do Le Hung	Member	166,666,668	166,666,668	166,666,668
TOTAL		1,679,843,334	1,679,843,334	1,529,843,334

34. 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	
	31 March 2026	31 December 2025
Less than 1 year	16,750,383,877	16,451,212,114
From 1 - 5 years	13,235,924,374	17,647,899,166
TOTAL	29,986,308,251	34,099,111,280

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
For the first quarter ended 31 March 2026

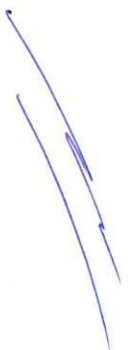
34. COMMITMENTS (continued)
Operating lease commitment (lessor)

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:

	31 March 2026	31 December 2025
VND		
Less than 1 year	602,994,949	723,289,932
From 1 - 5 years	541,772,000	611,732,000
TOTAL	1,144,766,949	1,335,021,932

35. EVENT AFTER THE CONSOLIDATED BALANCE SHEET DATE

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



Nguyen Thi Y Nhi
Preparer

24 April 2026



Nguyen Thanh Chau
Chief Accountant

Nguyen Ba Sang
Legal representative

