HOANG ANH GIA LAI AGRICULTURAL JOINT STOCK COMPANY

No.: 23/2026/CV-HAGL Agrico

(Re: Supplementary explanation for the movement in profit after tax in the separate FS for Q3/2026 compared to the same period last year)

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Gia Lai, November , 2026

To: **HANOI STOCK EXCHANGE**

- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019, as amended and supplemented by Law No. 56/2024/QH15 dated November 29, 2024;*
- *Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, as amended and supplemented by Circular No. 68/2024/TT-BTC, Circular No. 18/2025/TT-BTC and Circular No. 08/2026/TT-BTC;*
- *Pursuant to the separate financial statements ("FS") of Hoang Anh Gia Lai Agricultural Joint Stock Company;*

Hoang Anh Gia Lai Agricultural Joint Stock Company ("the Company", stock code: HNG) hereby explains the change in profit after tax in its separate FS from a profit in the corresponding period of the previous year to a loss in the current period, as follows:

UNIT: billion VND

Indicators	FS Quarter III/2026	FS Quarter III/2025
Loss/profit after tax in the Separate Financial Statements	(126.5)	63.0

The main reason was fluctuations in the USD exchange rate, which resulted in a change from a net foreign exchange gain of VND 95.1 billion in Q3/2025 to a net foreign exchange loss of VND 97.0 billion in Q3/2026. This was mainly attributable to the revaluation of USD-denominated receivables and loans granted when the exchange rate declined, in contrast to its upward trend in the corresponding period of the previous year. In addition, interest expenses increased by VND 18.2 billion due to higher outstanding borrowings. These effects outweighed the increases in interest income from loans granted and dividend income, together with cost savings, causing profit after tax to change from a profit of VND 63.0 billion to a loss of VND 126.5 billion.

The above is the supplementary explanation for the change in profit after tax from a profit in the corresponding period of the previous year to a loss in the current period in the separate FS of Hoang Anh Gia Lai Agricultural Joint Stock Company.

Yours faithfully,

GENERAL DIRECTOR

CÔNG TY CỔ PHẦN NÔNG NGHIỆP QUỐC TẾ HOÀNG ANH GIA LAI

Tran Bao Son

Recipients:
- As addressed;
- Archive: Administrative Office.

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN NÔNG NGHIỆP QUỐC TẾ HOÀNG ANH GIA LAI
Ký ngày: 3/11/2026 07:30:32