HAGL Group

INVESTOR RELATIONS NEWSLETTER

FIRST HALF OF 2026

HOANG ANH GIA LAI JOINT STOCK COMPANY

Stock code: HAG - HOSE | August - 2026

HAGL Group

CONTENTS

January 18, 2026

HAGL organizes Phu Dong Complex Groundbreaking and Employee Appreciation Ceremony

January 18, 2026 – Hoang Anh Gia Lai JSC (HAGL) organized the Groundbreaking Ceremony for the Phu Dong High-Rise Residential and Commercial Complex Project. Following the ceremony, HAGL also held an Employee Appreciation Ceremony to honor employees who have made significant contributions throughout the formation and development of the Group.

The project is located on Nguyen Tat Thanh Street, Pleiku Ward, Gia Lai Province, featuring a convenient location with three street frontages, providing easy access to key facilities such as schools, squares, hospitals, supermarkets, and the airport.

March 16, 2026

Seminar: "HAGL and the Sustainable Development Strategy for 20,000 Hectares of Coffee by 2028"

March 16, 2026, at The Hallmark building – International Financial Center in HCMC, HAGL in collaboration with Orient Commercial Joint Stock Bank (OCB) and OCBS Securities JSC (OCBS), organized the seminar titled "HAGL and the sustainable development strategy for 20,000 hectares of coffee by 2028."

The event attracted more than 100 attendees, including leaders of Gia Lai Province, senior representatives from financial institutions, banks, investment funds, and especially experts from the Western Highlands Agriculture and Forestry Science Institute (WASI) and the Specialty Coffee Association (SCA).

HIGHLIGHTS OF THE FIRST HALF OF 2026

April 17, 2026

2026 Annual General Meeting of Shareholders

At the 2026 Annual General Meeting of Shareholders, HAGL set a target of VND 4,202 billion in profit after tax for 2026, equivalent to more than VND 11.5 billion per day. The target highlights HAGL's continued strategic repositioning in agriculture, with coffee and mulberry cultivation established as its two new growth pillars.

In 2026, HAGL plans to plant 7,000 hectares of coffee, 1,000 hectares of mulberry, and 700 hectares of durian. Alongside the expansion of its cultivation areas, the Company will continue investing in processing to increase product value and improve profit margins.

April 29, 2026

HAGL successfully raises VND 2 Trillion in Bonds to develop coffee project

On April 29, 2026, HAGL completed the issuance of its HAG12601 private bond with a total value of VND 2 trillion and a 36-month term. The proceeds will be used to expand HAGL's coffee projects in line with the Company's announced growth strategy. The issuance represents one of HAGL's largest capital-raising transactions since the completion of the Company's financial restructuring.

May 10, 2026

Champasak Province and HAGL sign a cooperation agreement to grow 5,000 hectares of coffee

On the afternoon of May 10, HAGL hosted the signing ceremony of a Memorandum of Understanding on investment cooperation for the development of 5,000 hectares of coffee plantations and community development support between the Champasak Provincial Administration of the Lao People's Democratic Republic and HAGL.

HAGL is one of Vietnam’s leading agricultural enterprises and has invested in Laos since 2008. In addition to business operations, HAGL has also supported the implementation of various social welfare projects in Laos. Regarding the development of a 20,000 hectare coffee cultivation area across Vietnam, Laos, and Cambodia, including 5,000 hectares in Champasak Province, Mr. Doan Nguyen Duc stated that HAGL will make comprehensive investments, including a large-scale modern processing plant.

At the ceremony, witnessed by the leaders of both localities, representatives of the Champasak Provincial Administration Committee and HAGL signed a Memorandum of Understanding on investment cooperation to grow 5,000 hectares of coffee and support community development.

This event not only opens up opportunities for investment cooperation in high-tech agriculture, but also contributes to strengthening the traditional friendship, special solidarity and comprehensive cooperation between Vietnam and Laos in general, as well as between Gia Lai Province and Champasak Province in particular.

May 11-15, 2026

Successfully organized the Gia Lai International U14 Football Festival 2026

As part of its ESG strategy and asset utilization efforts, LPBank Hoang Anh Gia Lai Sports JSC (a subsidiary in which HAGL holds a 97.5% ownership stake) successfully organized the Gia Lai International U14 Football Festival 2026. The tournament featured 12 outstanding youth teams from 7 countries (Japan, South Korea, China, Thailand, Malaysia, Laos, and Vietnam), with 34 competitive matches held at Pleiku Stadium and Ham Rong Training Center.

The event not only marked HAGL's 20-year commitment to youth football development but also contributed to promoting Gia Lai tourism during the 2026 National Tourism Year. The LPBank HAGL U14 team delivered an impressive performance, remaining unbeaten in the group stage and advancing to the quarterfinals, highlighting the quality of HAGL's youth training program and strengthening the HAGL brand's international presence. Through this initiative, HAGL continues to demonstrate its commitment to sustainable development (ESG), promote community values, and enhance its brand image in both domestic and international markets.

May - 2026

Hoang Anh Gia Lai International Investment JSC (HGI) officially submits IPO application

To realize HAGL's sustainable growth strategy and optimize the large-scale agricultural ecosystem, Hoang Anh Gia Lai International Investment JSC, a subsidiary of HAGL, has officially filed for an Initial Public Offering (IPO).

HGI is a core entity within the HAGL ecosystem, managing key agricultural cultivation areas in Laos. The IPO represents an important step in HGI's development, supporting capital access expansion, financial strengthening, competitiveness improvement, and governance standardization toward public company requirements.

Strategic objectives of the IPO offering:

The offering aims to restructure the financial structure, enhance transparency, and prepare for the official listing.

MACROECONOMIC OVERVIEW

Vietnam macroeconomic highlights: First half of 2026

GDP
▲ 8.18% YoY

Impressive growth in the first half of 2026, creating momentum for a breakthrough year-end plan.

FDI Realized
▲ 11.2% YoY

Year-on-year growth was recorded, reaching a five-year high with USD 13.03 billion disbursed.

CPI Average
▲ 4.38% YoY

Maintained stability below the target control range of 4.5%–5% despite global cost pressures.

Core inflation
▲ 4.12% YoY

Demonstrating the effectiveness of flexible macroeconomic policies and management measures.

FDI Inflows and Export Activities

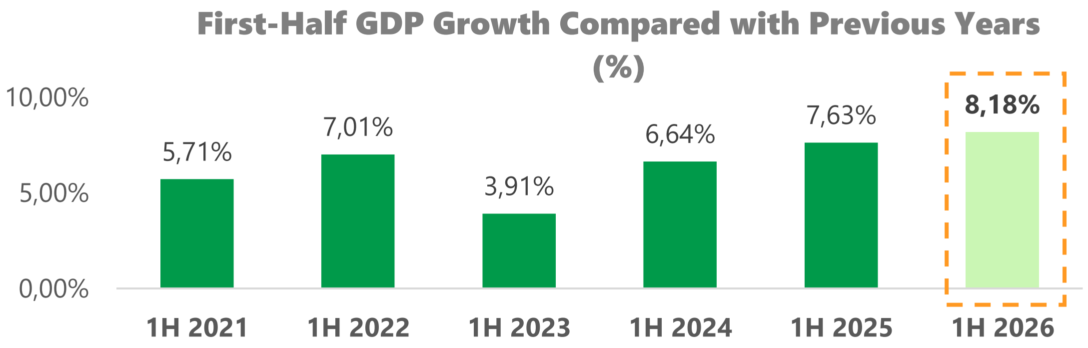
Record Registered FDI of USD 34.65B

Strong growth of 61% year-on-year, with the manufacturing and processing sector accounting for a dominant **82.6%**.

Effective Inflation Control

Despite rising global oil prices and transportation costs due to geopolitical conflicts, Vietnam's economy maintained stability.

GDP Growth



Key growth drivers from industry and construction

This sector served as a key contributor to first-half GDP growth of 8.18%.

Second-half target: 11.9%

The Government is focusing on promoting processing industries, investment, exports, and services to achieve the set targets.

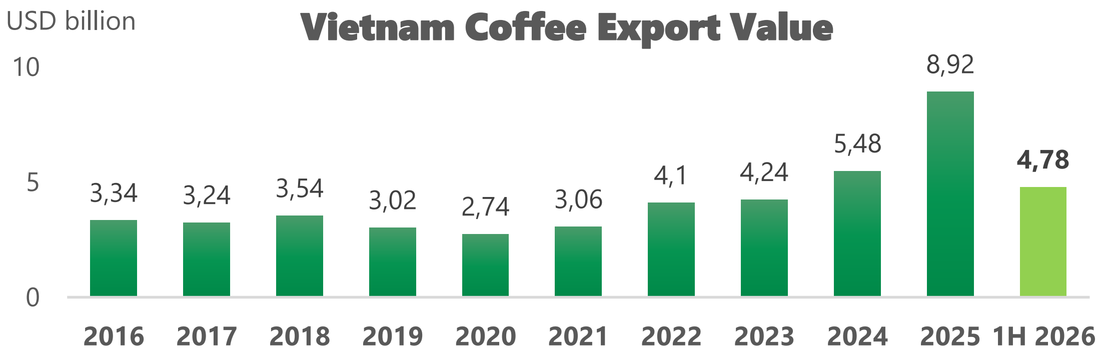
Source: General Statistics Office

Industry overview

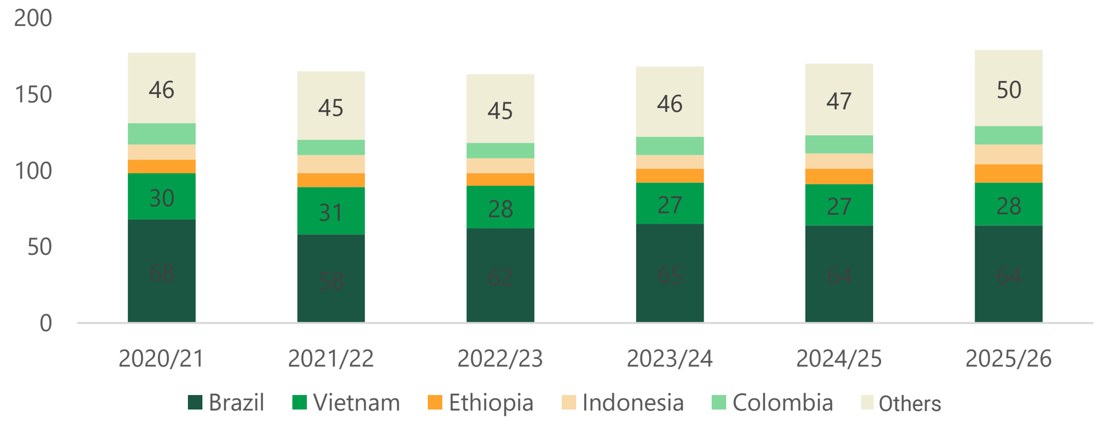
COFFEE

The USD 4.78 billion coffee export milestone in the first half of 2026 clearly underscores Vietnam's growing strategic positioning within the global supply chain. This impressive performance was driven by the combination of robust international demand, favorable commercial pricing, proactive market diversification efforts, and strong progress in increasing the proportion of high-value processed products.

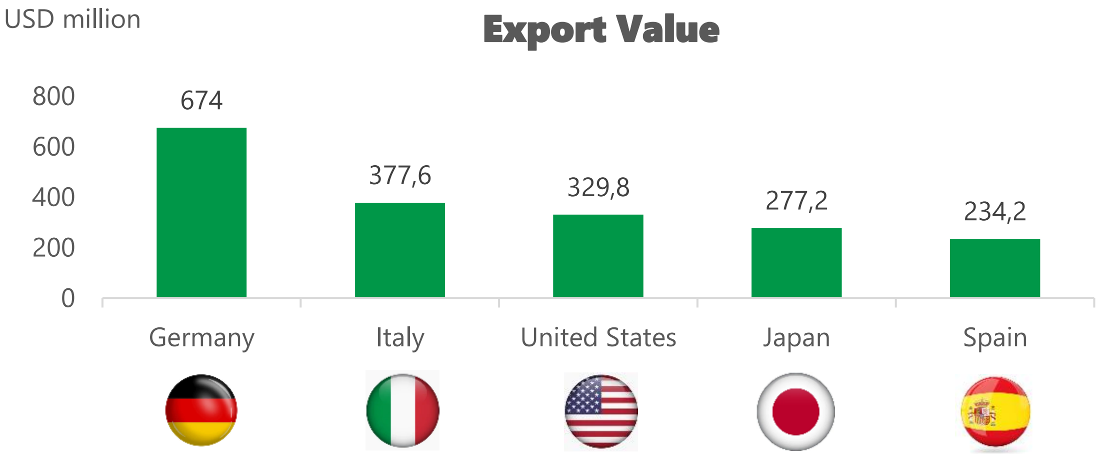
Export value & Value chain transformation



COFFEE PRODUCTION BY COUNTRY



Vietnam's coffee exports by destination in 2026



Source: Import-Export Department – Ministry of Industry and Trade of Vietnam.

Industry overview

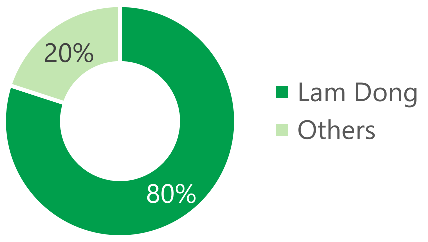
BANANAS

According to data from the Vietnam Fruit and Vegetable Association (VINAFRUIT), Vietnam's banana exports reached USD 47.24 million in April 2026 (up 0.6% MoM and 0.6% YoY), contributing significantly to the total 4-month export value of USD 151.21 million. Thanks to sustained steady growth, bananas continue to rank among Vietnam's top 6 key export fruits.

SERICULTURE

In 2026, the sericulture industry entered a phase of strong recovery and strategic elevation, driven by the legal framework established under the Ministry of Agriculture's Project (targeting VND 6,500–7,100 billion in value and USD 140–150 million in exports by 2030).

CULTIVATION AREA



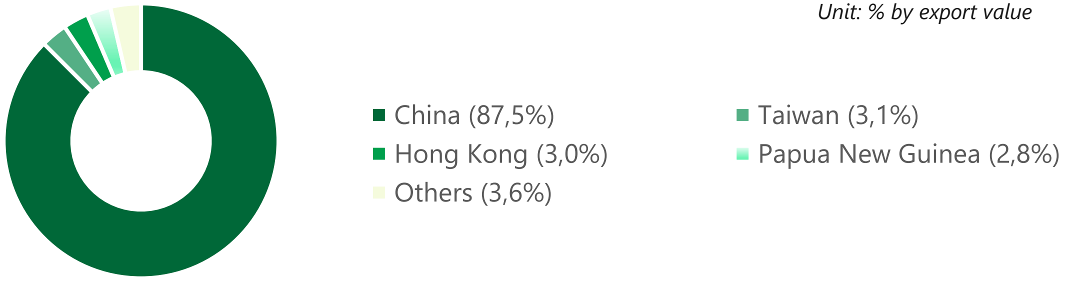
Data from the Vietnam Sericulture Association shows that the Central Highlands, with Lam Dong as the focal point, leads the country by accounting for 80% of total acreage and silk cocoon output, reaching 18,000 tons of cocoons and 2,000 tons of raw silk annually.

Source: VINAFRUIT, Customs Authority.

DURIAN

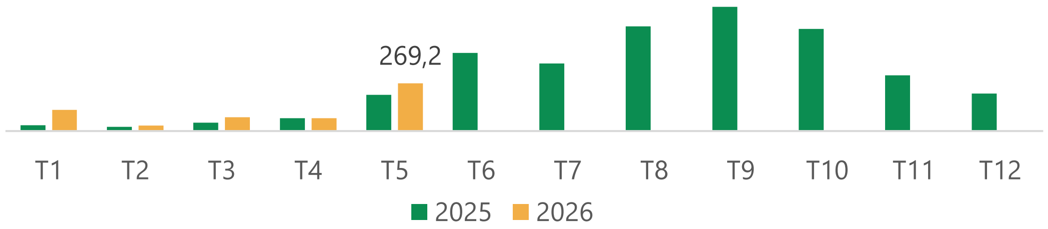
VIETNAM'S DURIAN EXPORTS BY DESTINATION MARKET (5M 2026)

Unit: % by export value



Monthly durian export value (2025–2026)

Unit: USD million



According to Vietnam Customs data, durian exports reached USD 269.2 million in May, up 278.5% MoM and 32.2% YoY. Supported by the peak harvest season, abundant supply, and official exports to China, durian remained the key growth driver of Vietnam's fruit and vegetable sector.

STABLE REVENUE – STRONG PROFIT GROWTH DRIVEN BY FINANCIAL RESTRUCTURING

1H 2026 Net revenue
3,707
VND billion

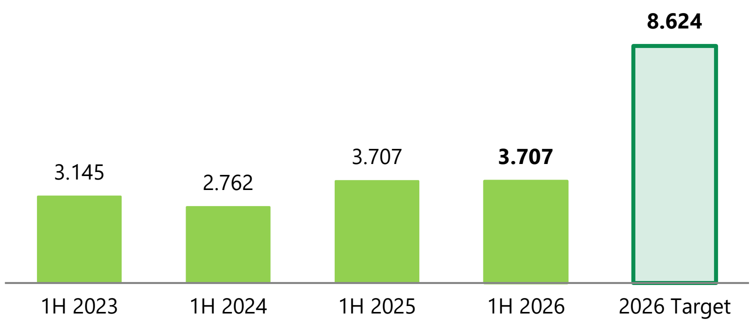
Stable YoY revenue

1H 2026 NPAT
2,299
VND billion

up 161.3% YoY

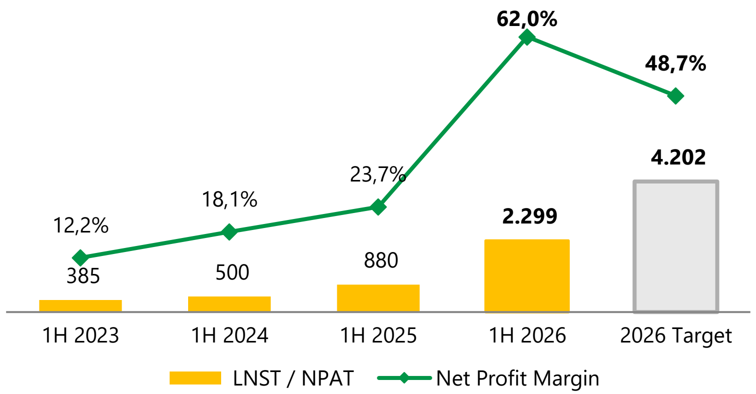
NET REVENUE

Unit: VND billion

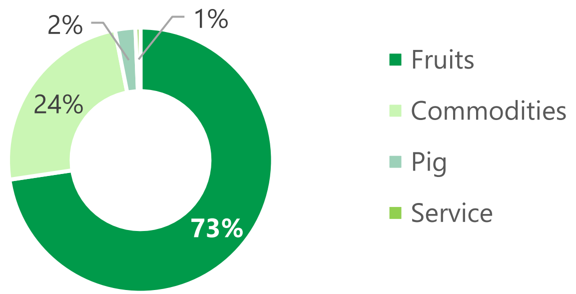


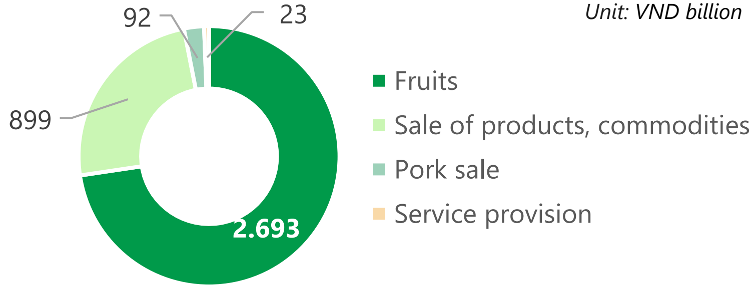
NET PROFIT AFTER TAX

Unit: VND billion



NET REVENUE COMPOSITION





- In 1H 2026, the fruit segment remained the Company's primary revenue driver, generating VND 2,693 billion and accounting for 73% of total net revenue. As a result, net revenue remained stable at VND 3,707 billion.
- Net profit grew strongly, driven by effective debt restructuring and lower interest expenses following interest waivers and expense reversals. As a result, NPAT reached VND 2,299 billion (+161.3% YoY), achieving 54.7% of the full-year target.

Source: Reviewed consolidated interim FS (6M 2023 & 6M 2024); Consolidated interim FS (6M 2026).

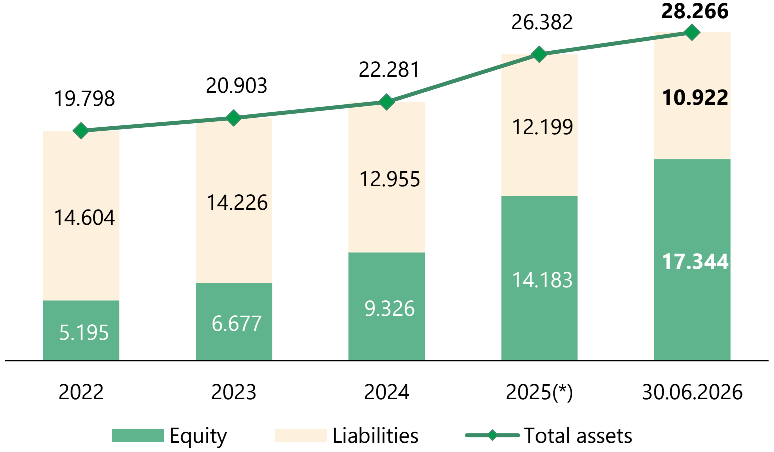
STRONG FINANCIAL HEALTH – OPTIMIZED CAPITAL STRUCTURE – BREAKTHROUGH PERFORMANCE

EQUITY & CAPITAL STRUCTURE

17,344 VND billion **+ 22,29% Year-to-date**

Financial foundation continues to strengthen significantly

Unit: VND billion



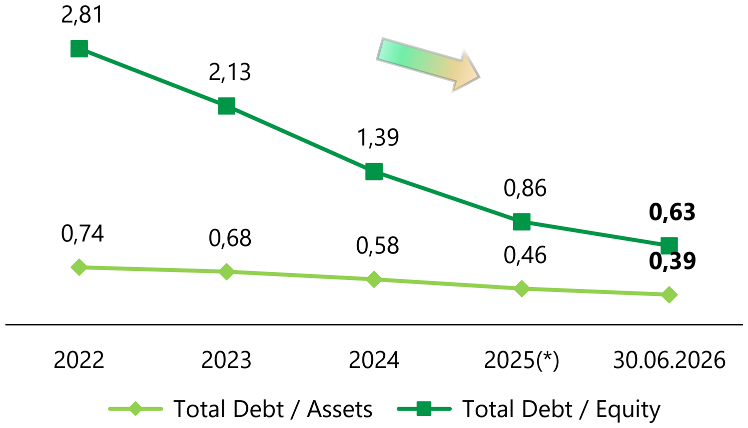
As of June 30, 2026, owner's equity reached VND 17,344 billion, up approximately 22.29% YTD.

FINANCIAL LEVERAGE

Unit: times

Financial leverage reduced sharply –
Liabilities-to-Equity ratio down to **0,63x**

Financial leverage trend (x)

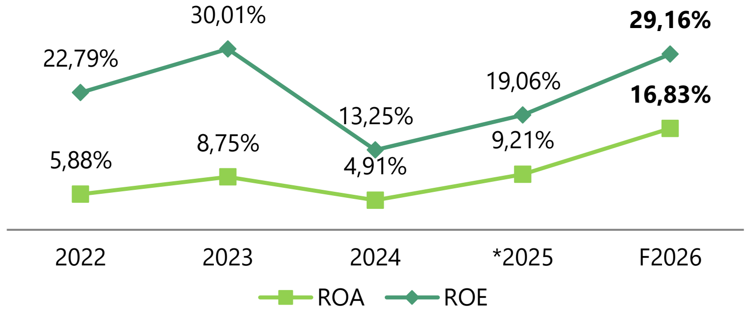


The leverage ratio has maintained a continuous downward trajectory since 2022. Proactive capital restructuring has mitigated financial risks and enhanced the Group's financial autonomy.

PROFITABILITY RATIO (ROAE & ROAA)

Capital efficiency remains high
ROAE: 29.16% *(2026 annualized)(**)*
ROAA: 16.83% *(2026 annualized)(**)*

ROAE & ROAA trend (%)



ROAE maintained strong momentum at 29.16% (2026 annualized), underscoring the Group's sustained ability to generate high returns on equity. ROAA registered an impressive 16.83% (2026 annualized), reflecting significantly optimized asset management and operational efficiency.

(**) Semi-annual ROAA and ROAE are annualized and calculated based on average total assets and average equity between the beginning and end of the period

(*) 2025: Figures restated as presented in the Interim Consolidated Financial Statements for the period ended June 30, 2026.

Source: 2023–2025 Audited Consolidated Financial Statements; 6M 2026 Interim Consolidated Financial Statements.

HAGL Group

PROGRESS OF KEY PROJECTS

CURRENT FOUNDATION: LARGE-SCALE OPERATIONS & HIGH YIELDS

DURIAN PLANTATION

2,000 ha

Varieties: Monthong & Musang King

EXPECTED YIELD:
30 TONS/HA/YEAR

COFFEE PLANTATION

3,000 ha

Varieties: Arabica & Robusta

EXPECTED YIELD:
ARABICA : 4.7 TONS/HA/YEAR
ROBUSTA : 7.4 TONS/HA/YEAR

HAM RONG SILK REELING FACTORY

AREA: **2.5 ha**

MAXIMUM CAPACITY: **280 tons of raw silk/year**

GIA LAI SILK REELING FACTORY

AREA: 3.0 ha

MAXIMUM CAPACITY: 1,000 **tons of raw silk/year**

PROGRESS OF KEY PROJECTS

VISION 2026: EXPANDING CULTIVATION AREA & OPTIMIZING VALUE CHAIN

NEW CULTIVATION

+ 7,000 ha
Coffee

+ 1,000 ha
Mulberry
Essential raw material supply for silk reeling factories

+ 700 ha
Durian
Further expansion

DEEP PROCESSING INFRASTRUCTURE

04 Wet Processing Plants
Located directly in raw material areas

01 Coffee Extract Plant (Cascara)

DISCLAIMER

The information contained in this newsletter is provided for informational purposes only. HAGL confirms that no undisclosed material information (which could potentially impact stock prices) is disclosed herein. Investors should conduct their own independent evaluations and consult professional advisors before making any financial decisions.

HAGL assumes no liability for any errors, delays, or direct/indirect damages arising from the use of the data and assessments contained herein. All content copyrights belong to HAGL; any unauthorized reproduction or distribution to third parties without prior approval constitutes a regulatory violation.

For further information, please contact:

Investor Relations Department

Email: info@hagl.com.vn | Tel: + 84 973 779681

HAGL Group

THANK YOU

HOANG ANH GIA LAI JOINT STOCK COMPANY
Stock code: HAG - HOSE | August - 2026