Enterprise: **C.E.O GROUP JOIN STOCK COMPANY**

Address: 5th Floor, CEO tower, HH2-1, Me Tri Ha New Urban Area, Tu Liem Ward, Hanoi

Tax code: 0101183550

CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O

Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O
DN: C=VN, S=Hà Nội, O=CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O, CN=CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O, OID.0.9.2342.19200300.100.1.1=MST:0101183550
Reason: I am the author of this document
Location:
Date: 2026.10.30 15:52:51+07'00'
Foxit PDF Reader Version: 12.1.1

SEPARATE FINANCIAL STATEMENTS

For 3rd quarter of 2026

Consist of:

1. Separate Statement Of Financial Position	Form B01a - DN
2. Separate Statement Of Income	Form B02a - DN
3. Separate Statement Of Cash Flows	Form B03a - DN
4. Notes to the Separate Financial Statements	Form B09a - DN

HANOI, October 2026

C.E.O GROUP JOINT STOCK COMPANY
Address: 5th Floor, CEO Tower, HH2-1,
Me Tri Ha New Urban Area, Tu Liem Ward, Hanoi
Tel: (84-4) 37 875 136 Fax: (84-4) 37 875 137

FORM B 01a - DN
(Issued in conjunction with Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance)

SEPARATE STATEMENT OF FINANCIAL POSITION

For 3rd quarter of 2026

As at 30/09/2026

Unit: VND

ASSETS	CODES	NOTES	END OF QUARTER	BEGINNING OF YEAR
A. SHORT-TERM ASSETS (100 = 110 + 120 + 130 + 140 + 150)	**100**		**2,175,151,054,325**	**2,304,169,368,142**
I. Cash and cash equivalents	**110**	**V.1**	**14,884,221,551**	**136,472,826,836**
1. Cash	111		14,884,221,551	5,184,097,868
2. Cash equivalents	112		-	131,288,728,968
II. Short-term financial investments	**120**		**1,003,690,741,781**	**1,016,850,637,832**
1. Trading securities	121		-	-
2. Allowances for decline in value of trading securities	122		-	-
3. Short-term held-to-maturity investments	123	V.2a	1,003,690,741,781	1,016,850,637,832
III. Short-term receivables	**130**		**747,867,974,704**	**755,913,408,872**
1. Short-term trade receivables	131	V.3	48,895,553,494	53,498,609,229
2. Short-term repayments to suppliers	132	V.4	38,368,559,570	66,904,901,785
3. Short-term intra-company receivables	133		-	-
4. Receivables under schedule of construction contract	134		-	-
5. Other short-term receivables	135	V.5a	666,094,861,640	643,088,744,208
6. Short-term allowances for doubtful debts	136		(5,491,000,000)	(7,578,846,350)
7. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	**140**	**V.6**	**388,228,307,140**	**378,092,756,119**
1. Inventories	141		388,228,307,140	378,092,756,119
2. Allowances for decline in value of	142		-	-
VI. Other current assets	**160**		**20,479,809,149**	**16,839,738,483**
1. Short-term prepaid expenses	161	V.11a	2,082,776,299	1,210,669,458
2. Deductible VAT	162		17,566,935,509	14,373,752,728
3. Taxes and other receivables from government budget	163	V.14b	830,097,341	1,255,316,297
4. Government bonds purchased for resale	164		-	-
5. Other current assets	165		-	-
B. LONG-TERM ASSETS (200 = 210 + 220 +230+ 240 + 250 + 260)	**200**		**4,912,859,767,225**	**4,469,007,966,342**

C.E.O GROUP JOINT STOCK COMPANY
Address: 5th Floor, CEO Tower, HH2-1,
Me Tri Ha New Urban Area, Tu Liem Ward, Hanoi
Tel: (84-4) 37 875 136 Fax: (84-4) 37 875 137

FORM B 01a - DN
(Issued in conjunction with Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance)

SEPARATE STATEMENT OF FINANCIAL POSITION
For 3rd quarter of 2026

I. Long-term receivables	**210**		**1,692,084,000**	**1,692,084,000**
1. Long-term trade receivables	211		-	-
2. Long-term repayments to suppliers	212		-	-
3. Working capital provided to sub-units	213		-	-
4. Long-term intra-company receivables	214		-	-
5. Other long-term receivables	215	V.5b	1,692,084,000	1,692,084,000
6. Long-term allowances for doubtful debts	216		-	-
II. Fixed assets	**220**		**27,613,003,985**	**29,604,498,856**
1. Tangible fixed assets	221	V.7	27,097,144,668	29,061,611,759
Historical cost	*222*		*45,752,871,307*	*46,224,464,057*
Accumulated depreciation	*223*		*(18,655,726,639)*	*(17,162,852,298)*
2. Finance lease fixed assets	224		-	-
Historical cost	225		-	-
Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	V.8	515,859,317	542,887,097
Historical cost	*228*		*3,973,765,596*	*4,589,129,346*
Accumulated depreciation	*229*		*(3,457,906,279)*	*(4,046,242,249)*
IV. Investment properties	**240**	V.9	**116,997,798,373**	**154,190,381,655**
Historical cost	*241*		*183,206,629,647*	*224,903,449,704*
Accumulated depreciation	*242*		*(66,208,831,274)*	*(70,713,068,049)*
V. Long-term assets in progress	**250**		**105,077,627,032**	**138,162,505,746**
1. Long-term work in progress	251		-	-
2. Construction in progress	252	V.10	105,077,627,032	138,162,505,746
V. Long-term investments	**260**		**4,657,455,875,178**	**4,141,361,698,650**
1. Investment into subsidiaries	261	V.2c	4,902,355,263,492	4,375,602,263,492
2. Investments in joint ventures and associates	262		-	-
3. Investments in equity of other entities	263		-	-
4. Allowances for long-term investments	264		(244,899,388,314)	(301,144,986,759)
5. Long-term held-to-maturity investments	265	V.2a	-	66,904,421,917
VI. Other non-current assets	**270**		**4,023,378,657**	**3,996,797,435**
1. Long-term prepaid expenses	271	V.11b	4,023,378,657	3,996,797,435
2. Deferred income tax assets	272		-	-
TOTAL ASSETS (280=100+200)	**280**		**7,088,010,821,550**	**6,773,177,334,484**

C.E.O GROUP JOINT STOCK COMPANY
Address: 5th Floor, CEO Tower, HH2-1,
Me Tri Ha New Urban Area, Tu Liem Ward, Hanoi
Tel: (84-4) 37 875 136 Fax: (84-4) 37 875 137

FORM B 01a - DN
(Issued in conjunction with Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance)

SEPARATE STATEMENT OF FINANCIAL POSITION
For 3rd quarter of 2026

(Continued)

Unit: VND

RESOURCES	CODES	NOTES	END OF QUARTER	BEGINNING OF YEAR
A. LIABILITIES (300 = 310 + 330)	**300**		**588,578,129,084**	**362,029,266,349**
I. Short-term liabilities	**310**		**409,562,490,321**	**205,612,118,642**
1. Short-term trade payables	311	**V.12**	65,871,399,052	40,207,984,886
2. Short-term prepayments from customers	312	**V.13**	5,609,387,239	18,579,617,991
3. Dividends and profits payable	313		-	-
4. Short-term Taxes and other payables to government budget	314	**V.14a**	645,691,011	160,196,345
5. Payables to employees	315		3,517,581,672	6,020,909,591
6. Short-term accrued expenses	316	**V.15**	320,369,952	166,601,655
7. Short-term intra-company payables	317		-	-
8. Payables under schedule of construction contract	318		-	-
9. Short-term Deferred revenue	319	**V.16a**	3,428,573,307	3,308,103,219
10. Other short-term payments	320	**V.17a**	124,916,761,486	124,318,580,883
11. Short-term borrowings and finance lease liabilities	321	**V.18a**	199,983,962,469	1,283,483,670
12. Short-term provisions	322		-	-
13. Bonus and welfare fund	323		5,268,764,133	11,566,640,402
14. Price stabilization fund	324		-	-
15. Government bonds purchased for resale	325		-	-
II. Long-term liabilities	**330**		**179,015,638,763**	**156,417,147,707**
1. Long-term trade payables	331		-	-
2. Long-term repayments from customers	332		-	-
3. Long-term Taxes and other payables to government budget	333		-	-
4. Long-term accrued expenses	334		-	-
5. Intra-company payables for operating capital received	335		-	-
6. Long-term intra-company payables	336		-	-
7. Long-term Deferred revenue	337	**V.16b**	66,617,029,169	68,354,864,690
8. Other long-term payables	338	**V.17b**	8,848,800,787	31,437,847,259
9. Long-term borrowings and finance lease liabilities	339	**V.18b**	103,549,808,807	56,624,435,758
10. Convertible Bond	340		-	-

C.E.O GROUP JOINT STOCK COMPANY
Address: 5th Floor, CEO Tower, HH2-1,
Me Tri Ha New Urban Area, Tu Liem Ward, Hanoi
Tel: (84-4) 37 875 136 Fax: (84-4) 37 875 137

FORM B 01a - DN

(Issued in conjunction with Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance)

SEPARATE STATEMENT OF FINANCIAL POSITION

For 3rd quarter of 2026

11. Preferred shares	341		-	-
12. Deferred income tax payables	342		-	-
13. Long-term provisions	343		-	-
14. Science and technology development fund	344		-	-
B. OWNER'S EQUITY (400 = 410 + 430)	**400**		**6,499,432,692,466**	**6,411,148,068,135**
1. Contributed capital	411	V.19	5,957,757,550,000	5,674,160,750,000
- Ordinary shares with voting rights	*411a*		*5,957,757,550,000*	*5,674,160,750,000*
- Preference shares	*411b*		-	-
2. Capital surplus	412		(433,150,000)	(433,150,000)
3. Conversion options on convertible bonds	413		-	-
4. Other equity of owners	414		-	-
5. Treasury shares	415		-	-
6. Differences upon asset revaluation	416		-	-
7. Exchange rate differences	417		-	-
8. Development and investment funds	418		110,851,255,384	112,260,324,042
9. Other equity funds	419		-	-
10. Undistributed profit after tax	420		431,257,037,082	625,160,144,093
- Undistributed profit after tax brought	*420a*		*334,563,344,093*	*389,898,149,101*
- Undistributed profit after tax for the current year	*420b*		*96,693,692,989*	*235,261,994,992*
TOTAL RESOURCES (440=300+400)	**440**		**7,088,010,821,550**	**6,773,177,334,484**

Hanoi, 30th October 2026

Prepared by	Chief Accountant	General Director
Bui Thi Kieu Chinh	Thai Thi Tuoi	Tran Trung Ket

C.E.O GROUP JOINT STOCK COMPANY
Address: 5th Floor, CEO Tower, HH2-1,
Me Tri Ha New Urban Area, Tu Liem Ward, Hanoi
Tel: (84-4) 37 875 136 Fax: (84-4) 37 875 137

FORM B 012 - DN

(Issued in conjunction with Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance)

SEPARATE STATEMENT OF INCOME

For 3rd quarter of 2026

Unit: VND

ITEMS	Codes	Notes	3rd Quarter		Accumulated from the beginning of the year to the end of this quarter	
			Current year	Previous year	Current year	Previous year
1. Revenues from sales and services rendered	**01**	**VI.1**	**28,364,034,413**	**37,268,980,681**	**130,391,979,624**	**83,589,008,660**
2. Revenue deductions	02		-	16,480,086	-	16,480,086
3. Net revenues from sales and services rendered (10=01-02)	**10**		**28,364,034,413**	**37,252,500,595**	**130,391,979,624**	**83,572,528,574**
4. Cost of sales	**11**	**VI.2**	**21,758,848,424**	**24,138,466,998**	**103,914,471,273**	**56,818,856,301**
5. Gross revenues from sales and services rendered (20=10-11)	**20**		**6,605,185,989**	**13,114,033,597**	**26,477,508,351**	**26,753,672,273**
6. Gain/loss from the sale and disposal of investment property	21		-	-	-	-
7. Financial income	22	VI.3	16,326,117,670	184,941,488,734	96,603,401,101	223,711,895,664
8. Financial expenses	23	VI.4	5,033,304,491	2,377,814,914	13,103,234,058	6,898,483,673
In which: Interest expense	*24*		*4,626,201,351*	*286,871,439*	*12,163,931,411*	*1,390,722,461*
9. Selling expenses	25		1,390,167,720	1,388,202,279	4,689,741,576	3,437,769,032
10. General administration expenses	26		9,663,335,755	10,030,676,891	34,927,648,506	29,920,640,578
11. Net profits from operating activities (30=20+21+22-(23+25+26))	**30**		**6,844,495,693**	**184,258,828,247**	**70,360,285,312**	**210,208,674,654**
12. Other incomes	31		25,254,809,077	(13,184,185)	26,333,443,188	1,174,704,026
13. Other expenses	32		7,092	234,713,508	35,511	234,721,519
14. Other profits (40 =31-32)	**40**		**25,254,801,985**	**(247,897,693)**	**26,333,407,677**	**939,982,507**
15. Total net profit before tax (50=30+40)	**50**		**32,099,297,678**	**184,010,930,554**	**96,693,692,989**	**211,148,657,161**
16. Current corporate income tax expenses	51	VI.5	-	-	-	-
17. Deferred corporate income tax expenses	52		-	-	-	-
18. Profits after enterprise income tax (60 = 50-51-52)	**60**		**32,099,297,678**	**184,010,930,554**	**96,693,692,989**	**211,148,657,161**
19. Basic earnings per share	**70**					

Hanoi, 30th October 2026

Prepared by	Chief Accountant	General Director
Bui Thi Kieu Chinh	Thai Thi Tuoi	Tran Trung Ket

C.E.O GROUP JOINT STOCK COMPANY
Address: 5th Floor, CEO Tower, HH2-1,
Me Tri Ha New Urban Area, Tu Liem Ward, Hanoi
Tel: (84-4) 37 875 136 Fax: (84-4) 37 875 137

FORM B 03a - DN

(Issued in conjunction with Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance)

SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)

Accounting period from 01/01/2026 to 30/09/2026

Unit: VND

NO.	ITEMS	Codes	Accumulated from the beginning of the year to the end of this quarter	
			Current year	Previous Year
I	**Cash flows from operating activities**			
1	**Profit before tax**	01	**96,693,692,989**	**211,148,657,161**
2	**Adjustments for**			
	- Depreciation of fixed assets and investment properties	02	5,793,022,084	5,432,860,921
	- Provisions	03	(1,148,543,703)	5,067,761,212
	- Gain (loss) from investing and financing activities	05	(121,791,671,547)	(223,678,564,765)
	- Interest expense	06	12,163,931,411	1,390,722,461
3	**Operating profit before changes in working capital**	**08**	**(8,289,568,766)**	**(638,563,010)**
	- Increase (decrease) in receivables	09	7,365,316,693	(38,326,317,846)
	- Increase (decrease) in inventories	10	23,577,868,937	(27,516,938,086)
	- Increase (decrease) in payables (exclusive of interest payables, enterprise income tax payables)	11	162,036,309	13,757,713,282
	- Increase (decrease) in deferred expenses	12	(898,688,063)	(291,076,122)
	- Interest paid	14	(12,090,630,838)	(1,506,159,555)
	- Enterprise income tax paid	15	-	-
	- Other payments on operating activities	17	(14,706,944,927)	(24,627,602,882)
	Net cash flows from operating activities	**20**	**(4,880,610,655)**	**(79,148,944,219)**
II	**Cash flows from investing activities**			
1	Purchase or construction of fixed assets and other long-term assets	21	(114,547,765,003)	(39,906,828,901)
2	Proceeds from disposals of fixed assets and other long-term assets	22	-	-
3	Loans and purchase of debt instruments from other entities	23	(891,927,814,762)	(530,353,000,000)
4	Collection of loans and repurchase of debt instruments of other entities	24	1,004,575,706,545	671,098,537,550
5	Equity investments in other entities	25	(531,140,000,000)	(485,499,000,000)
6	Proceeds from equity investment in other entities	26	117,000,000,000	-
7	Interest and dividend received	27	53,706,026,742	200,871,647,020
	Net cash flows from investing activities	***30***	***(362,333,846,478)***	***(183,788,644,331)***
III	**Cash flows from financial activities**			
1	Proceeds from issuance of shares and receipt of contributed capital	31	-	-
2	Proceeds from borrowings	33	382,980,292,141	125,691,574,307
3	Prepayment of borrowing	34	(137,354,440,293)	(88,797,928,079)
4	Dividends or profits paid to owners	36	-	-
	Net cash flows from financial activities	**40**	**245,625,851,848**	**36,893,646,228**
	Net cash flows during the fiscal year	**50**	**(121,588,605,285)**	**(226,043,942,322)**
	Cash and cash equivalents at the beginning of fiscal year	**60**	**136,472,826,836**	**593,845,502,045**
	Cash and cash equivalents at the end of fiscal year	**70**	**14,884,221,551**	**367,801,559,723**

Hanoi, 30th October 2026

Prepared by	Chief Accountant	General Director
Bui Thi Kieu Chinh	Thai Thi Tuoi	Tran Trung Ket

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

(These notes are an integral part of and should be read in conjunction with the accompanying Financial Statements)

I. General information

1. Structure of ownership

C.E.O Group Joint Stock Company (hereinafter referred to as "Company") was formerly Vietnam Trade, Construction and Technology Co., Ltd, established and operated under the Business Registration Certificate No. 0102003701 dated October 26, 2001 issued by Hanoi Authority for Planning and Investment. The Company changed its name into C.E.O Investment Joint Stock Company and operated under the Business Registration Certificate No. 0103016491 dated March 29, 2007 issued by Hanoi Authority for Planning and Investment. Since April 21, 2015, the Company's name has changed into C.E.O Group Joint Stock Company in accordance with the 15th amended Business Registration Certificate No. 0101183550.

Under the 30th amended Business Registration Certificate dated July 6, 2026, regarding the change of the Company's legal representative and charter capital, the charter capital is **VND 5,957,757,550,000** *(Vietnamese dong Five trillion, nine hundred fifty-seven billion, seven hundred fifty-seven million, five hundred fifty thousand)*.

Shares of the Company were listed on the Hanoi Stock Exchange (HNX) under securities code of CEO.

2. Operating industry

The Company operates in trading, real estate trading, architecture, technical consulting, service provision, education and training in association with labor export.

3. Principal activities

- The Company's principal activities include:
- Construction of buildings in all types. Details include: Investment in construction of buildings, industrial zones;
- Architectural activities and technical consulting. Details include: Management of construction investment projects, Construction supervision and completion of works;
- Advisory, brokerage and auction of real estates, auction of land use right. Details include: Real estate exchange; Real estate management; Real estate advertising; Real estate auction (solely operations under practice certificate granted to the representative in compliance with Laws); Real estate consulting.
- Trading of machinery, equipment, and other spare parts
- Real estate business, including land use rights owned, used, or leased.

The Company's Head Office: 5th Floor, CEO tower, HH2-1, Me Tri Ha New Urban Area, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam.

4. Normal production and business cycle

Depending on each business line, the normal operating cycle of the Company may be under or exceed 12 months, specifically:

- For business of machinery, equipment and consulting the normal operating cycle of the Company will be done within no more than 12 months.
- For business of real estate development the normal course of business cycle of the Company can last for more than 12 months.

5. Disclosure of information comparability in the Financial Statements

The respective information and figures presented in the Company's Financial Statements for the period ended September 30, 2026 are comparative information, data and figures.

II. Accounting period, accounting currency

1. Accounting period

The Company's accounting period begins on 1 January and ends on 31 December every year.

2. Accounting currency

The currency used in accounting is Vietnam dong ("VND") accounted under the principle of historical cost, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and the legal regulations related to the preparation and presentation of the Financial Statements.

III. Applied accounting regime and standards

1. Applied accounting regime and standard

The Company applies the Accounting regime for enterprises promulgated under the Circular No. 99/2025/TT-BTC dated October 27, 2025, issued by the Minister of Finance, providing guidance on the Corporate Accounting Regime.

2. Statement of compliance with Accounting Standards and Accounting regime

The Company's Financial Statements are prepared and presented in accordance with current Vietnamese Accounting Standards and Vietnamese Accounting regime for enterprises and relevant legal regulations to the preparation and presentation of the Financial Statements.

Particularly, Vietnamese Accounting Standard No. 28 - "Segment reporting" has not been applied by the Company in presenting this Financial Statement.

The application of Accounting Standards and the Accounting Regime is carried out based on an assessment of the materiality of transactions and events arising during the period.

IV. Significant accounting policies

1. Basis and purposes of preparing the Financial Statements

These Financial Statements are prepared as separate financial statements of the Parent Company. The Company prepares these Financial Statements with a view to disclosing information, in particular, in accordance with regulations in the Circular No. 155/2015/TT-BTC dated October 6, 2015 by Ministry of Finance guiding information disclosure on stock exchange market. In addition, the Company also prepares the Consolidated Financial Statements for the Company and Subsidiaries for the period ended on September 30, 2026 in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations related to the preparation and presentation of the Consolidated Financial Statements.

Users of the Separate Financial Statements should read them together with the Consolidated Financial Statements in order to obtain full information on the consolidated financial situation, the consolidated results of operations and the consolidated cash flows of the Company.

2. Financial Instruments

Initial Recognition

Financial Assets: At the date of initial recognition, financial assets are recorded at cost plus transaction costs which are directly attributable to the acquisition of the financial assets. The Company's financial assets include cash, cash equivalents, trade receivables, other receivables, deposits, financial investments and derivative financial instruments.

Financial liabilities: At the date of initial recognition, financial liabilities are recorded at cost plus transaction costs which are directly attributable to the issuance of such financial liabilities. The Company's financial liabilities include trade payables, other payables, accrued expenses, finance lease liabilities, loans and derivative financial instruments.

Revaluation after Initial Recognition

Currently, there is no regulation on revaluation of financial instruments after initial recognition.

3. Principles for determining cash amounts

Cash is a synthetic indicator reflecting the total amount of cash available to the enterprise at the reporting time, including cash on hand, non-term bank deposits recorded and reported in Vietnamese Dong (VND), in accordance with the provisions of the Accounting Law No. 88/2015/QH13 dated November 20, 2015, effective from January 1, 2017.

4. Accounting principles for financial investments

Trading securities

Trading securities are securities held by the Company for the purpose of buying and selling for profit.

Trading securities are recorded in the accounting books at cost. The cost of trading securities is determined based on the fair value of the payments at the time the transaction occurs plus the costs related to the transaction of purchasing trading securities.

The time of recording trading securities is the time when the Company has ownership, specifically as follows:

- For listed securities: recorded at the time of order matching (T+0)
- For unlisted securities: recorded at the time of official ownership according to the provisions of law.

Exchanged shares are determined according to the fair value on the exchange date. The fair value of shares is determined as follows:

- For shares of listed companies, the fair value of the shares is the closing price listed on the stock market on the exchange date. In case the stock market does not trade on the exchange date, the fair value of the shares is the closing price of the previous trading session adjacent to the exchange date.
- For unlisted shares traded on the UPCOM, the fair value of the shares is the closing price on the UPCOM on the exchange date. In case the UPCOM does not trade on exchange date, the fair value of the shares is the closing price of the previous trading session adjacent to the exchange date.
- For other unlisted shares, the fair value of the shares is the price agreed by the parties according to the contract or the book value at the time of exchange.

Provision for devaluation of trading securities is made for each type of securities that are traded on the market and have a market price lower than the original price. When determining the fair value of trading securities listed on the stock market or traded on the UPCOM, the fair value of the securities is the closing price at the last date of the accounting period. In case the stock market or UPCOM does not trade at the last date of the fiscal year, the fair value of the securities is the closing price of the previous trading session adjacent to the last date of the accounting period.

Increases or decreases in the amount of provision for devaluation of trading securities that must be made at the end of the accounting period are recorded in financial expenses.

Held-to-maturity investments

Held-to maturity investments comprise investment that the Company has positive intent and or ability to hold to the maturity. Held-to-maturity investments including term bank deposits (including bills and promissory notes), bonds, preference shares that the issuer is required to redeem at a specified time in the future, and other held-to-maturity investments.

Held-to-maturity investments are recognised on a trade date basis and are initially measured at acquisition price plus directly attributable transaction costs. Post-acquisition interest income from held-to-maturity investments is recognised in the income statement on accrual basis. Pre-acquisition interest is deducted from the cost of such investments at the acquisition date.

Held-to-maturity investments are measured at cost less provision for doubtful debts.

When there is solid evidence that part or all of the investment may be irretrievable and the amount of the loss is reliably determined, the loss is recorded in the financial expense of the period and directly reduces the value of the investment.

Investment in subsidiaries

A subsidiary is an entity over which the Company has control. Control is achieved where the Company has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

Investments in subsidiaries are initially recognized at cost, including purchase price or capital contribution plus direct relevant costs in relation to such investments. In case the investment is made by non-cash assets, cost of the investments is recorded at fair value of such non-cash assets at incurring time.

Dividend and profit of prior periods before the investment purchase are deducted from the cost of the investments. Dividend and profit of subsequent periods after the investment purchase is recognized in the income statement. Dividend received in shares is only recognized in number of additional shares, value of shares received/recorded is not recognized at par.

Method of making provision for impairment loss of investments

Provision for loss in investments into Subsidiaries is made when the Subsidiaries show a loss with the provision being equal to difference between actual contribution of parties into the Subsidiaries and actual owners' equity multiplied by contribution proportion of the Company as compared with total actual contribution of parties into the Subsidiaries. If the subsidiaries are those who prepare the Consolidated Financial Statements, basis to determine the provisions for loss is the Interim Consolidated Financial Statements.

Increase or decrease to the provision balance at the date of ending the accounting period is recorded as financial expense.

The Company assesses the recoverability of its investments based on available information and recognizes impairment provisions when there are indications of impairment.

5. Accounting principles of receivables

Receivables are stated at book value less provision for doubtful debts. The provision for doubtful receivables is made based on an assessment of the recoverability of each receivable, including both qualitative and quantitative factors.

Classification of receivables is made on the following principles:

- Trade accounts receivable consist of receivables with their commercial nature arising from transactions with their purchasing-selling nature between the Company and buyers who are independent entities from the Company.
- Other receivables consist of receivables with their non-commercial nature, not related to transactions with their purchasing-selling nature.

Receivables are monitored in detail for each object and term of the receivables and other fuctors according to the management demand of enterprise.

Provision for doubtful debts is made for receivables that are overdue stated in economic contracts, contractual commitments or debt repayment commitments that the enterprise has claimed many times but has not yet recovered.or when the debtor is in dissolution, in bankruptcy, or is experiencing similar difficulties and so may be unable to repay the debt.

Increase or decrease to the provision for doubtful debts balance is recorded as general administration expenses.

6. Principles for recognizing inventories

Inventories are real estate purchased or constructed for sale in the normal course of the Company's operations, not for lease or for capital appreciation, determined on the basis of the lower of cost to bring each product to their present location and condition and net realizable value. The cost of real estate inventory includes: land use fees and land development costs, construction costs payable to contractors, Interest expenses, design consulting costs, and other costs. leveling, site clearance compensation, consulting fees, land transfer tax, general construction management costs and other related costs.

Net realisable value represents the estimated selling less all estimated costs to completion and costs to be incurred in selling and distribution.

Cost is calculated using Specific Identification Method and applied perpetual method.

As at the accounting period end, the Company had no inventories that need to make provision.

7. Principles for fixed asset recognition and depreciation

7.1. Principles for tangible fixed asset recognition and depreciation

Tangible fixed assets are stated at cost, presented in the Statement of Financial Position under the items of cost, accumulated depreciation and carrying amount.

The recording of Intangible Fixed Assets and Depreciation of Fixed Assets shall comply with Vietnamese Accounting Standard No. 03 - Intangible Fixed Assets, Circular No. 99/2025/TT-BTC dated October 27, 2025, issued by the Minister of Finance, providing guidance on the Corporate Accounting Regime, Circular No. 45/2013/TT - BTC dated April 25th, 2013 guiding the Management, Use and Depreciation Regime of Fixed Assets, Circular No. 147/2016/TT-BTC dated October 13, 2016 on amending and supplementing a number of articles of Circular No. 45/2013/TT - BTC and Circular No. 28/2017/TT-BTC dated April 12, 2017 on amending and supplementing a number of articles of Circular No. 45/2013/TT - BTC and Circular No. 147/2016/TT-BTC of the Ministry of Finance.

The cost of purchased tangible fixed assets comprise their purchase prices (excluding trade discount or other discount), taxes and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

The expenses incurred after the initial recognition of tangible fixed assets are recorded as the increases of historical cost of assets when these expenses are sure to increase economic benefits in the future. The incurred expenses which do not satisfy the above conditions are recognized into operating expenses in the period.

The Company applied straight-line depreciation method to tangible fixed assets. Tangible fixed assets are accounted and classified into groups by their nature and purpose of utilization in the Company's production and business operation, including:

Type of fixed assets	Depreciation duration (years)
Building and structures	05 - 47
Motor vehicles	06 - 09
Office equipment	02 - 05
Others	02 - 05

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognised in the Interim Separate Income Statement.

7.2. Principles for intangible fixed asset recognition and amortization

Intangible fixed assets are recognized at their historical cost, presented in the Statement of Financial Position under the items of historical cost, accumulated amortization and carrying amount.

The recording of Intangible Fixed Assets and Depreciation of Fixed Assets shall comply with Vietnamese Accounting Standard No. 04 - Intangible Fixed Assets, Circular No. 99/2025/TT-BTC dated October 27, 2025, issued by the Minister of Finance, providing guidance on the Corporate Accounting Regime, Circular No. 45/2013/TT - BTC dated April 25, 2013 guiding the Management, Use and Depreciation Regime of Fixed Assets, Circular No. 147/2016/TT-BTC dated October 13, 2016 on amending and supplementing a number of articles of Circular No. 45/2013/TT - BTC and Circular No. 28/2017/TT-BTC dated April 12, 2017 on amending and supplementing a number of articles of Circular No. 45/2013/TT - BTC and Circular No. 147/2016/TT-BTC of the Ministry of Finance.

Historical cost of acquired intangible fixed assets consists of their total purchase price to bring the assets to their state of ready-to-use. The costs arising after initial recognition of intangible fixed assets are recorded as production costs in the period excluding specific costs of a specific intangible asset, enabling an increase in the future economic benefits.

When an intangible fixed asset is sold or disposed, historical cost and accumulated amortization are written off and gain or loss from disposal is recognized into income or expense in the year.

Intangible assets of the Company include Trade mark, brand name, patent, Computer software.

Computer software

Costs in relation to translation software programs are not an integral part of the relevant capitalized hardware. Historical costs of computer softwares is the whole expenditure paid by the Company until the softwares are put into use. Computer softwares are amortized on straight line basis from 03 to 05 years.

Trade mark, brand name

Historical cost of trade mark, brand name and patent which was bought from a third party includes the purchase price, non-refundable purchase tax and registration fee. Copyright, patent are amortized on the straight-line basis from 03 to 05 years.

8. Principles of investment property recognition and depreciation

Principlse for investment property recognition

Investment properties of the Company is the land use right, right to building, a part of building or infrastructure under possession of the Company or under finance lease to be used to gain benefits from lease or appreciation. Investment properties are presented at historical cost less accumulated depreciation. Cost of an investment property means the amount of expenses paid or the fair value of other consideration given to acquire an investment property at the time of its acquisition or construction.

Expenses related to an investment property incurred after initial recognition are recorded as expenses, except when it is probable that future economic benefits will flow to the enterprise in excess of the originally assessed standard of performance of the existing investment property, then an increase in the cost of the investment property shall be recorded.

At the sale of investment properties, historical cost and accumulated depreciation is written off and gain/loss is recorded into income or expense in the period.

The transfer from owner-occupied property or inventory to investment property shall be made only when the owner finishes using that property and leasing it to other party for operation or upon completion of construction stage. Investment property shall be converted into owner-occupied property or inventory when the owner begins to use this property or held for sale purpose. The transfer of use purpose between investment property and owner-occupied property or inventory does not change the net book value of the transferred asset or the historical cost of the property at its transfer date.

Principles for investment property depreciation

Investment properties used for lease are depreciated on straight line basis within their estimated useful life. Depreciation years of investment properties are detailed as follows:

Type of fixed assets	Depreciation duration (years)
Land use rights	Indefinite
Buildings	35 – 47

9. Principles for recognizing of construction in progress

Construction in progress is construction cost of C.E.O private elementary school and preschool and some other projects in progress at cut-off date of these Separate Financial Statements. Construction cost is recognized at historical cost. Expenses shall include service fee and borrowing cost in relation and accordance with the Company's accounting policies.

According to the State's regulations on investment and construction management, depending on the management level, the final settlement value of completed basic construction works must be approved by competent authorities. Therefore, the final value of basic construction works may change and depends on the settlement approved by competent authorities.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (*Continued*)

(These notes are an integral part of and should be read in conjunction with the accompanying Financial Statements)

10. Accounting principles of business cooperation contracts

Business cooperation contracts of the Company consist of:

Business under jointly control:

The Company records business cooperation contracts in the Financial Statements under jointly control of business activities over the following items:

- Value of assets owned by the Company;
- Liabilities borne by the Company;
- Revenue shared from sales of goods or services rendered by such joint venture;
- Expenses incurred.

11. Principles for recognition and allocation of prepaid expenses

Prepaid expenses consist of actual expenses incurred but related to the business performance of many accounting periods. Prepaid expenses include: tools, instruments issued for use awaiting for allocation; Communication cooperation expense awaiting for allocation, land, office rent prepayments, corporate income tax provisional payment of 1% of the proceeds from real estate transfers and other pending allocation expenses.

Tools and instruments: Tools and instruments which were exported for use and allocated into expenses on straight-line basis from 12 to 36 months.

Prepaid insurance cost: One-off insurance cost with high value shall be allocated into expenses on straight-line basis within 12 months.

Prepaid land and office rentals: One-off land and office rental with high value shall be allocated by actual lease term under agreements in the lease contract.

12. Accounting principles for liabilities

Liabilities are amounts payable to suppliers and other subjects. Liabilities comprise trade accounts payable and other payables. Liabilities are not recorded at lower amounts than payment obligation.

Classification of liabilities is made on the following principle:

- Trade accounts payable comprise of liabilities with their commercial nature arising from purchasing goods, services, assets and the suppliers are independent from buyers, including payables between parent company and its subsidiaries;
- Other amounts payable comprise amounts payable with their non-commercial nature, not related to transactions of purchasing, selling and supplying goods, services.

Liabilities are monitored by details of each item and due date.

13. Principles for recognizing loans

Loans are recognized on the basis of receipts, bank vouchers, loan agreement and loan contracts.

Loans are monitored by details of each item, due date and original currency.

14. Principle for recognition and capitalization of borrowing costs

Borrowing costs consist of loan interest and other costs that incurs in direct connection with the borrowings.

Borrowing costs are recognized into operation and production costs in the year if arising, unless they are capitalized in accordance with Accounting Standard "Borrowing Costs". As a result, borrowing costs which directly relate to procurement, construction investment or production of properties that need a quite long period to be completed for putting into operation or business shall be plus in historical cost of property until such property would be put into use or business. The incomes arising from the temporary investment of loans are deducted from the historical cost of related assets. For a separate loan for the construction of fixed assets and investment property, borrowing cost is capitalized even if the construction period is less than 12 months.

15. Principles for recognizing accrued expense

Accrued expenses consist of borrowing cost payable and electricity accrued expenses, including actual expenses incurred in the reporting period but unpaid because no invoice was available or accounting documents are missing, being recognized in operating expenses of the reporting period. Borrowing costs are accrued on the basis of Loan contract and agreement for each instalment.

The Company only deducts costs in advance to provisionally calculate the cost price for completed projects/items that are determined to be sold during the period. The costs deducted in advance to the cost price are the costs that are included in the investment and construction estimates but do not have enough records and documents to accept the volume. The amount of costs provisionally deducted must correspond to the cost price norm calculated according to the total estimated cost of the project/item determined to be sold.

Accrued expenses on production and business expenses in the period are calculated strictly with reasonable and reliable evidence on the expenses to be accrued in the period to ensure the accounting expenses payable to be accounted will match the actual costs incurred.

16. Principles for recognizing unearned revenue

Unearned revenue includes revenue received in advance such as: Amounts paid in advance by customers for one or more accounting periods in terms of CEO Tower lease and other unrealized revenue. Amounts paid in advance by customers are allocated and recorded into revenue for each period on straight line basis and actual lease term under agreements in each lease contract.

17. Principles for recognizing owner's equity

Capital investment of the Company's owners is recognized by shareholders' actual capital contribution.

Retained earnings are the profit amounts from enterprise's business operation after deducting CIT expense this year and the retroactive adjustments due to changes in accounting policies and the retroactive adjustment of material misstatements in the previous years.

Profit after corporate income tax is allocated to shareholders right after funds are made for under the Corporation Article of the Company as well as legal regulations and upon approval of the Annual General Meeting.

The distribution of profit among shareholders is considered by taking account for non-cash items included in the retained earnings that may have impact on the cash flow and payment ability of dividend such as

revaluation gain over assets for capital contribution, gain from re-translation of cash items, financial instruments and other non-cash items.

Dividend is recognized as a payable upon approval by the Annual General Meeting of shareholders.

18. Principles and methods of recognizing revenue and other incomes

Revenue of the Company includes revenue from goods sold, sales of investment properties developed and sold by the Company and revenue from services rendered.

Financial income includes revenue from interest of bank deposits and dividends received.

Sales revenue

Revenue from selling goods is recognized upon simultaneously meeting the following five (5) conditions as follows:

- The Company has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;
- The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods;
- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return goods or products that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return goods or products (except for the case that customers can return goods as exchange to other goods or services);
- The Company gained or will gain economic benefits from the sale transaction; and
- It is possible to determine the costs related to the goods sale transaction.

Revenue from services rendered

Revenue from a service rendered is recognized when the outcome of such transaction is determined reliably. In case such transaction of services rendered is related to many periods, the revenue is recognized in the period corresponding to the completed work item as at the cut-off date of the Interim Separate Financial Statements for such period. Revenue from service provision is determined when it satisfies all the four (4) conditions below:

- Turnover is determined with relative certainty. In case the contract specifies that buyers have the right to return services that were bought under specific terms, the revenue is only recognized when these specific terms no longer exist and the buyers have no right to return services rendered;
- It is possible to obtain economic benefits from the service provision transaction;
- The work volume completed on the cut-off date of the Interim Separate Financial Statements can be determined; and
- The costs incurred from the transaction and the costs of its completion can be determined.

Revenue from sales of real estate

Revenue from selling properties invested by the Company is recognized upon simultaneously meeting the following five (5) conditions as follows:

- Real estates were fully completed and the risks and benefits associated with the right to own the real estates were transferred to the buyer;

- The Company no longer holds the right to manage the properties as property owner, or the right to control the properties;
- Turnover is determined with relative certainty;
- The Company gained or will gain economic benefits from the property sale transaction;
- It is possible to determine the costs related to the property sale transaction.

Interest income

Interest amounts are recognized on accrual basis, being determined on balances of deposits and actual interest rate in the period.

Dividends and profits distributed

Dividends and profits distributed are recognized when the Company receives the right to dividends or profits from capital contributions. Dividends received in shares are only tracked according to the number of shares increased, not recorded as the value of shares received.

19. Principles and methods of recording financial expenses

Financial expenses recorded in the Income Statement are the total financial expenses incurred during the period, not offset against financial revenue, including interest expenses, exchange rate differences and investment provisions.

20. Other accounting principles and methods

20.1. Tax obligations

Value Added Tax (VAT)

The Company applies VAT declaration and calculation according to the guidance of current tax law with a VAT rate of 5% for social housing business activities, 8% for electricity services of the Tower and Quoc Oai project management service fees, and the remaining 10% for other goods and services.

Corporate Income Tax

Corporate income tax represents the total amount of tax currently payable.

Current tax payable is calculated based on taxable income for the year. Taxable income differs from net profit as reported in the Income Statement because taxable income excludes income or expenses that are taxable or deductible in other years (including losses carried forward, if any) and excludes items that are not taxable or deductible.

The Company applies a corporate income tax rate of 20% on taxable profit. For social housing business activities, the Company enjoys a preferential corporate income tax rate of 10%.

The determination of the Company's corporate income tax is based on current tax regulations. However, these regulations are subject to change from time to time and the final determination of corporate income tax depends on the results of the inspection by the competent tax authority.

Other taxes

Other taxes and fees The Company shall declare and pay to the tax authority in accordance with current regulations of the State.

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

V. ADDITIONAL INFORMATION OF ITEMS PRESENTED IN SEPARATE STATEMENT OF FINANCIAL POSITION

1. Cash

Cash and cash equivalents held by the enterprise that are not restricted as to use

	30/09/2026	01/01/2026
	VND	VND
Cash	***14,884,221,551***	***5,184,097,868***
Cash on hand	2,591,019,351	869,912,191
Cash in bank	12,293,202,200	4,314,185,677
Cash equivalents	-	***131,288,728,968***
Deposits with term of 3 months or less	-	131,288,728,968
Total	**14,884,221,551**	**136,472,826,836**

2. Financial investments

a Held-to-maturity investments

During the year, the Company reclassified the beginning balances of loan receivables, interest from term deposits, and lending interest from "Short-term loan receivables" and "Other short-term receivables" to "Short-term held-to-maturity investments", "Cash equivalents" and reclassified "Long-term loan receivables" to "Long-term held-to-maturity investments" in the Statement of Financial Position in accordance with Circular No. 99/2025/TT-BTC dated October 27, 2025 issued by the Minister of Finance, guiding the Corporate Accounting Regime. This reclassification does not affect the Company's total assets or profit.

Items	Circular 200	Adjustment	Circular 99
	VND	VND	VND
Other short-term receivables	666,388,025,555	(22,944,866,534)	643,443,159,021
Short-term loan receivables	369,179,768,289	(369,179,768,289)	-
Short-term held-to-maturity investments	624,726,003,009	392,124,634,823	1,016,850,637,832
Other short-term receivables	354,414,813	(354,414,813)	-
Cash equivalents	-	354,414,813	354,414,813
Long-term loan receivables	66,904,421,917	(66,904,421,917)	-
Long-term held-to-maturity investments	-	66,904,421,917	66,904,421,917
Total assets	6,773,177,334,484	-	6,773,177,334,484

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

b Investment in subsidiaries

Subsidiaries	30/09/2026		01/01/2026	
	Number of Shares	Cost VND	Number of Shares	Cost VND
Phu Quoc Investment and Development JSC.,	21,600,000	306,029,000,000	21,600,000	306,029,000,000
C.E.O Construction JSC.,	10,200,000	102,000,000,000	10,200,000	102,000,000,000
Phu Quoc Housing and Urban Development JSC.	13,871,154	319,249,183,492	13,871,154	319,249,183,492
C.E.O International Co., Ltd	63,391,998	633,919,980,000	58,391,998	583,919,980,000
C.E.O Hospitality Co., Ltd	2,000,000	20,000,000,000	2,000,000	20,000,000,000
International College of Industry & Commerce (*)	-	-	17,690,000	176,900,000,000
Van Don Tourism Investment and Development JSC.	167,500,000	1,757,500,000,000	167,500,000	1,757,500,000,000
Nha Trang Investment and Development JSC.	50,490,000	654,504,100,000	50,490,000	654,504,100,000
C.E.O Design Consulting One Member Co., Ltd	1,000,000	10,000,000,000	1,000,000	10,000,000,000
C.E.O Industrial Park Development JSC. (**)	92,664,000	926,640,000,000	44,550,000	445,500,000,000
Sao Khue Education Investment JSC., (***)	10,837,700	108,377,000,000	-	-
Vietnam Green Sprouts Education JSC., (****)	6,413,600	64,136,000,000	-	-
Total		**4,902,355,263,492**		**4,375,602,263,492**

(*) According to the Minutes of the Board of Directors' Meeting No. 18/2024/BB/CEO-HĐQT dated November 25, 2024, and Resolution No. 18/2024/NQ/CEO-HĐQT dated November 25, 2024 approving the policy on the transfer of shares in Dai Viet College (now renamed "International College of Industry & Commerce"), the Share Transfer Agreement No. 1001/2025/HĐCN/CEO-ICC dated January 10, 2025, and the Handover Minutes No. 3103/2026/BBBG/CEO-ICC dated March 31, 2026, C.E.O Group Joint Stock Company has completed the transfer of all 17,690,000 shares owned by C.E.O Group Joint Stock Company in the International College of Industry & Commerce, representing 100% of the total issued shares of the International College of Industry & Commerce, to International Industry & Commerce Group JSC.

(**) According to Resolution No. 02/2026/NQ/CEO-HĐQT dated January 10, 2026 of the Board of Directors approving the policy on adjusting the plan for the use of proceeds from the share issuance for the purpose of increasing charter capital, the Company shall reduce the investment amount in the Sonasea Residences Luxury Villa Project by VND 480,000,000,000 and concurrently increase capital contribution to C.E.O Industrial Park Development Joint Stock Company by VND 480,000,000,000.

(***) According to Resolution No. 17/2026/NQ/CEO-HĐQT dated June 30, 2026, and Capital Contribution Contract No. 20-7/2026/HĐGV/CEO-SK dated July 20, 2026, C.E.O Group Joint Stock Company contributed capital in the form of the entire primary school construction project and land use rights at land plot CC-3, Quoc Oai New Urban Area, with an appraised value of VND 108,377,000,000 to establish Sao Khue Educational Investment Joint Stock Company (corresponding to an ownership interest of 98.52%). Pursuant to Capital Contribution Asset Handover Minutes No. 20-7/2026/BBGNTSGV/CEO-SK, C.E.O Group Joint Stock Company handed over the assets and completed the capital contribution process on July 20, 2026.

(****) According to Resolution No. 17/2026/NQ/CEO-HĐQT dated June 30, 2026, and Capital Contribution Contract No. 20-7/2026/HĐGV/CEO-MX dated July 20, 2026, C.E.O Group Joint Stock Company contributed capital in the form of the entire kindergarten construction project and land use rights at land plot CC-5, Quoc Oai New Urban Area, with an appraised value of VND 64,136,000,000 to establish Vietnam Green Sprout Education Joint Stock Company (corresponding to an ownership interest of 98.67%). Pursuant to Capital Contribution Asset Handover Minutes No. 20-7/2026/BBGNTSGV/CEO-MX, C.E.O Group Joint Stock Company handed over the assets and completed the capital contribution process on July 20, 2026.

3. Short-term trade receivables

	30/09/2026	01/01/2026
	VND	VND
Dao Thi Tan	-	5,803,696,000
Fecon JSC.,	338,795,854	2,377,191,146
Phu Quoc Investment and Development JSC.,	1,736,724	1,687,309,283
Phu Kien Phu Quoc One Member Co., Ltd	150,615,720	513,990,800
Phu Quoc Royal Investment and Development JSC.,	293,460,242	-
C.E.O Construction JSC.	1,545,189,469	452,903,870
C.E.O Van Don Construction One Member Co., Ltd	278,797,431	-
C.E.O International Co., Ltd	27,631,751,692	72,626,687
Phu Quoc Housing and Urban Development JSC.,	949,654,385	432,101,315
C.E.O Hospitality Co., Ltd	773,853,784	129,600,000
Van Don Tourism Investment and Development JSC.	3,741,153,344	18,527,349,243
Nha Trang Investment and Development JSC.,	-	3,702,215,631
C.E.O Design Consulting One Member Co., Ltd	406,579,784	207,883,987
Others	12,783,965,065	19,591,741,267
Total	**48,895,553,494**	**53,498,609,229**

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

4. Short-term advances to suppliers

	30/09/2026 VND	01/01/2026 VND
C.E.O Phu Quoc Construction One Member Co., Ltd.	31,301,946,760	29,310,161,137
C.E.O Construction JSC.	-	31,112,446,225
C.E.O Design Consulting One Member Co., Ltd	845,244,934	1,571,544,203
Win Construction JSC.	-	14,306,249
Others	6,221,367,876	4,896,443,971
Total	**38,368,559,570**	**66,904,901,785**

5. Other receivables

	30/09/2026 VND	01/01/2026 VND
a Short-term		
Advance	154,618,169	31,800,000
Mortgages, deposits, collaterals	21,255,437,652	21,241,355,652
Other receivables	644,684,805,819	621,815,588,556
C.E.O Construction JSC.,	*221,694,408*	-
C.E.O Hospitality Co., Ltd	*58,894,875*	-
C.E.O Travel JSC	*14,175,000*	*14,175,000*
C.E.O Phu Quoc Construction One Member Co., Ltd.	*16,014,863*	-
C.E.O Van Don Construction One Member Co., Ltd	*28,088,326*	-
C.E.O Industrial Park Development JSC.,	*27,182,248*	-
Van Don Tourism Investment & Development JSC.,	-	*5,270,996*
Cost for Compensation and Site Clearance - Sonasea Residences Phu Quoc project	*615,882,351,880*	*615,882,351,880*
Other entities	*28,436,404,219*	*5,913,790,680*
Total	**666,094,861,640**	**643,088,744,208**
b Long-term		
Quoc Oai Compensation and Site Clearance Board	1,692,084,000	1,692,084,000
Total	**1,692,084,000**	**1,692,084,000**

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

6. Inventories

	30/09/2026 VND	01/01/2026 VND
Tools and supplies	1,066,362	1,066,362
Work in progress	388,160,709,744	378,034,189,757
- Quoc Oai project	*15,256,324,520*	*13,496,254,212*
- Ha Nam project	*86,049,379,869*	*81,131,778,688*
- Phu Quoc project	*193,853,307,941*	*191,946,926,935*
- D27 project	*83,358,281,238*	*83,358,281,238*
- Others	*9,643,416,176*	*8,100,948,684*
Merchandise	66,531,034	57,500,000
Total	**388,228,307,140**	**378,092,756,119**

V. ADDITIONAL INFORMATION OF ITEMS PRESENTED IN SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

7. Tangible fixed assets

Unit: VNĐ

Items	Buildings and structures	Motor vehicles	Office equipments	Other fixed assets	Total
Historical Cost of tangible fixed assets					
- Balance as at 01/01/2026	**27,031,710,641**	**14,018,490,455**	**3,550,031,142**	**1,624,231,819**	**46,224,464,057**
- Purchase in the year	-	-	172,363,889	-	172,363,889
- Other increases	147,310,279,828	-	-	-	**147,310,279,828**
- Other decreases	147,954,236,467	-	-	-	**147,954,236,467**
- Balance as at 30/09/2026	**26,387,754,002**	**14,018,490,455**	**3,722,395,031**	**1,624,231,819**	**45,752,871,307**
Accumulated depreciation					
- Balance as at 01/01/2026	**10,565,674,227**	**2,156,595,111**	**2,876,633,236**	**1,563,949,724**	**17,162,852,298**
- Depreciation in the year	593,530,038	1,314,233,478	210,613,756	18,453,708	2,136,830,980
- Other decreases	643,956,639	-	-	-	**643,956,639**
- Balance as at 30/09/2026	**10,515,247,626**	**3,470,828,589**	**3,087,246,992**	**1,582,403,432**	**18,655,726,639**
Net book value					
- Balance as at 01/01/2026	**16,466,036,414**	**11,861,895,344**	**673,397,906**	**60,282,095**	**29,061,611,759**
- Balance as at 30/09/2026	**15,872,506,376**	**10,547,661,866**	**635,148,039**	**41,828,387**	**27,097,144,668**

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

8. Intangible fixed assets

Items	Patent	Computer Softwares	Trade mark, brand name	Total
Historical cost of Intangible fixed assets				
- Balance as at 01/01/2026	**178,518,000**	**4,143,383,750**	**267,227,596**	**4,589,129,346**
- Purchase in the year		150,000,000		**150,000,000**
- Other decreases		765,363,750		**765,363,750**
- Balance as at 30/09/2026	**178,518,000**	**3,528,020,000**	**267,227,596**	**3,973,765,596**
Accumulated depreciation				
- Balance as at 01/01/2026	**178,518,000**	**3,600,496,653**	**267,227,596**	**4,046,242,249**
- Depreciation in the year		177,027,780		177,027,780
- Other decreases		765,363,750		**765,363,750**
- Balance as at 30/09/2026	**178,518,000**	**3,012,160,683**	**267,227,596**	**3,457,906,279**
Net book value				
- Balance as at 01/01/2026	-	**542,887,097**	-	**542,887,097**
- Balance as at 30/09/2026	-	**515,859,317**	-	**515,859,317**

9. Investment property

Items	Buildings	Land use rights	Total
	VND	VND	VND
HISTORICAL COST			
- Balance as at 01/01/2026	**224,903,449,704**	-	**224,903,449,704**
Increase in the period	-	-	-
Decrease in the period	41,696,820,057	-	**41,696,820,057**
- Balance as at 30/09/2026	**183,206,629,647**	-	**183,206,629,647**
ACCUMULATED DEPRECIATION			
- Balance as at 01/01/2026	**70,713,068,049**	-	**70,713,068,049**
Depreciation in the period	3,479,163,324	-	3,479,163,324
Decrease in the period	7,983,400,099	-	**7,983,400,099**
- Balance as at 30/09/2026	**66,208,831,274**	-	**66,208,831,274**
NET BOOK VALUE			
- Balance as at 01/01/2026	**154,190,381,655**	-	**154,190,381,655**
- Balance as at 30/09/2026	**116,997,798,373**	-	**116,997,798,373**

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

10. Cost for construction in progress

	30/09/2026 VND	01/01/2026 VND
Medical center and service house in Quoc Oai project	101,590,931,213	23,152,667,465
Transformer station in Quoc Oai Project	2,782,766,116	1,921,665,818
CEO Private Kindergarten Shool	-	38,582,418,572
CEO Private Primary School	-	73,801,824,188
Dai Viet Hi-tech Training Center - Lang Hoa Lac	703,929,703	703,929,703
Total	**105,077,627,032**	**138,162,505,746**

11. Prepaid expenses

	30/09/2026 VND	01/01/2026 VND
a **Short-term**		
Issued tools and instruments awaiting for allocation	30,241,047	9,289,856
Other expenses awaiting for allocation	2,052,535,252	1,201,379,602
b **Total**	**2,082,776,299**	**1,210,669,458**
Long-term		
Prepayment for lease of 19th floor for Lac Viet Company	3,409,347,312	3,495,297,249
Issued tools and instruments awaiting for allocation	604,481,331	473,725,661
Other expenses awaiting for allocation	9,550,014	27,774,525
Total	**4,023,378,657**	**3,996,797,435**

12. Short-term trade payables

	30/09/2026 VND	01/01/2026 VND
Trade payables		
Bao Viet Investment One Member Co., Ltd	15,000,000,000	15,000,000,000
Phu Kien Phu Quoc One Member Co., Ltd	151,415,500	33,250,000
C.E.O Construction JSC.,	17,570,782,616	-
C.E.O Travel JSC.,	5,600,192,721	1,228,540,400
Van Don Tourism Investment and Development JSC.	419,880,000	86,100,000
C.E.O Hospitality Co., Ltd	12,766,565,813	10,807,735,093
Others	14,362,562,402	13,052,359,393
Total	**65,871,399,052**	**40,207,984,886**

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

13. Short-term advances from customers

	30/09/2026 VND	01/01/2026 VND
Nguyen Thanh Thuy	5,526,564,469	5,526,564,469
International Industry & Commerce Group JSC	-	13,000,000,000
Others	82,822,770	53,053,522
Total	**5,609,387,239**	**18,579,617,991**

14. Taxes and payables to the State budget

a **Payables**

	30/09/2026 VND	01/01/2026 VND
- Personal income tax	364,294,460	160,196,345
- Other tax	281,396,551	-
Total	**645,691,011**	**160,196,345**

b **Receivables**

- Value added tax	12,085,909	12,085,909
- Corporate income tax	818,011,432	818,011,432
- Other tax	-	425,218,956
Total	**830,097,341**	**1,255,316,297**

15. Short-term accrued expenses

	30/09/2026 VND	01/01/2026 VND
Accrued interest expense	320,369,952	82,668,539
Other accrued expenses	-	83,933,116
Total	**320,369,952**	**166,601,655**

16. Deferred revenue

	30/09/2026 VND	01/01/2026 VND
a **Short-term**		
Deferred revenue from leases of CEO Tower	3,423,726,087	3,270,180,411
Deferred revenue from leases of Bamboo Garden Apartment	-	36,081,899
Other Deferred revenue	4,847,220	1,840,909
Total	**3,428,573,307**	**3,308,103,219**
b **Long-term**		
Deferred revenue from leases of CEO Tower	66,617,029,169	68,354,864,690
Total	**66,617,029,169**	**68,354,864,690**

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

17. Other payables

a Short-term

	30/09/2026	01/01/2026
	VND	VND
Trade union fee; compulsory insurance	638,596,275	309,616,837
Short-term collaterals, deposits received	120,426,968,986	120,396,052,087
Other payables	3,851,196,225	3,612,911,959
Total	**124,916,761,486**	**124,318,580,883**

b Long-term

	30/09/2026	01/01/2026
	VND	VND
Long-term collaterals, deposits received	8,848,800,787	31,437,847,259
Total	**8,848,800,787**	**31,437,847,259**

18 Loans and obligations under finance lease

a Short-term

	30/09/2026	01/01/2026
	VND	VND
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch	199,983,962,469	1,283,483,670
Total	**199,983,962,469**	**1,283,483,670**

b Long-term

	30/09/2026	01/01/2026
	VND	VND
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch	103,549,808,807	56,624,435,758
Total	**103,549,808,807**	**56,624,435,758**

V. ADDITIONAL INFORMATION OF ITEMS PRESENTED IN SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

19. Owner's equity

a. Movement in owner's equity

	Owner's contributed capital	Investment and Development funds	Share premium	Retained earnings after tax	Total
	VND	VND	VND	VND	VND
Balance as at 01/01/2026	**5,674,160,750,000**	**112,260,324,042**	**(433,150,000)**	**625,160,144,093**	**6,411,148,068,135**
Profit in the period				96,693,692,989	96,693,692,989
Appropriation to the Bonus and Welfare Fund, Board of Management (ii)				(7,000,000,000)	(7,000,000,000)
Others		(1,409,068,658)			(1,409,068,658)
Pay Dividend (i)	283,596,800,000			(283,596,800,000)	-
Balance as at 30/09/2026	**5,957,757,550,000**	**110,851,255,384**	**(433,150,000)**	**431,257,037,082**	**6,499,432,692,466**

b. Shares

	30/09/2026 Shares	01/01/2026 Shares
Number of shares registered for issue	595,775,755	567,416,075
Number of shares issued to the public	595,775,755	567,416,075
- Ordinary shares	*595,775,755*	*567,416,075*
Number of outstanding shares in circulation	595,775,755	567,416,075
- Ordinary shares	*595,775,755*	*567,416,075*

Par value of outstanding shares: VND 10,000/share

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

(i) According to Resolution No. 01/2026/NQ/CEO-ĐHĐCĐ dated April 24, 2026 of the Annual General Meeting of Shareholders 2026 of C.E.O Group Joint Stock Company on the share issuance plan and Resolution No. 13/2026/NQ/CEO-HĐQT on the approval of the results of share issuance for 2025 dividend payment. Accordingly, the General Meeting of Shareholders has approved the plan to issue shares for 2025 dividend payment amounting to VND 283,596,800,000, equivalent to 28,359,680 shares, increasing the charter capital of C.E.O Group Joint Stock Company from VND 5,674,160,750,000 to VND 5,957,757,550,000. On July 6, 2026, the Company registered for the 30th change of the Enterprise Registration Certificate and made appropriations to the reward and welfare fund in accordance with Board of Directors' Resolution No. 18A/2026/NQ/CEO-HĐQT dated August 3, 2026.

VI. ADDITIONAL INFORMATION OF ITEMS PRESENTED IN INCOME STATEMENT

1 Net revenue from goods sold and services rendered

	This quarter of this year VND	This quarter of previous year VND
Revenue from sales of merchandise goods	12,245,022,769	16,657,038,364
Revenue from services rendered	15,667,599,676	20,595,462,231
Revenue from real estate business	451,411,968	-
Total	**28,364,034,413**	**37,252,500,595**

2 Cost of sales

	This quarter of this year VND	This quarter of previous year VND
Cost of sales marchandise goods	11,693,827,439	15,876,580,450
Cost of services rendered	9,665,644,649	8,261,886,548
Cost of real estate business	399,376,336	-
Total	**21,758,848,424**	**24,138,466,998**

3 Financial income

	This quarter of this year VND	This quarter of previous year VND
Interest from bank deposits, loan receivables	16,326,117,670	17,441,488,734
Paid dividend, shared profit	-	167,500,000,000
Total	**16,326,117,670**	**184,941,488,734**

SELECTED NOTES TO THE SEPARATE FINANCIAL STATEMENTS
For 3rd quarter of 2026

4 Financial expenses

	This quarter of this year VND	This quarter of previous year VND
Interest expense	4,626,201,351	286,871,439
Provision for investment in other entities	407,103,140	2,090,943,475
Total	**5,033,304,491**	**2,377,814,914**

VII. OTHER INFORMATION

1. Subsequent events after reporting period

According to Resolution No. 21/2026/NQ/CEO-HĐQT dated September 21, 2026 of the Board of Directors, C.E.O Group Joint Stock Company has approved the establishment of C.E.O Asset Management Joint Stock Company with an amount of VND 980,000,000 (corresponding to an ownership ratio of 98%).

Hanoi, 30th October 2026

Prepared by	Chief Accountant	General Director
Bui Thi Kieu Chinh	Thai Thi Tuoi	Tran Trung Ket