CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O

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C.E.O GROUP JOINT STOCK COMPANY

REVIEWED INTERIM SEPARATE FINANCIAL STATEMENTS

For the period from 01/01/2026 to 30/6/2026

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BOARD OF GENERAL DIRECTORS' REPORT

We, members of Board of General Directors of C.E.O Group Joint Stock Company (hereinafter referred to as "the Company") present this Report together with the reviewed Interim Separate Financial Statements of the Company for the period from 01/01/2026 to 30/6/2026.

Board of Management and Board of General Directors

Members of the Board of Management and the Board of General Directors who held the Company during the period from 01/01/2026 to 30/6/2026 and to the date of this report, are as follows:

Board of Management

Mr. Doan Van Binh	Chairman
Mr. Doan Van Minh	Member
Mr. Tran Trung Ket	Member
Mr. Nguyen Van Dong	Independent Member
Mr. Doan Duc Anh	Member

Board of General Directors

Mr. Tran Trung Ket	General Director (Appointed, Legal representative of the Company on 26/6/2026)
Mr. Cao Van Kien	General Director (Dismissed, No longer the Legal representative of the Comapny on 26/6/2026) Deputy General Director (Appointed on 26/6/2026)
Mr. Ta Van To	Deputy General Director
Mr. Tran Dao Duc	Deputy General Director
Ms. Do Phuong Anh	Deputy General Director
Ms. Do Thi Thom	Deputy General Director

Respective responsibilities of Board of General Directors

The Board of General Directors of the Company is responsible for preparing Separate Financial Statements which give a true and fair view of the separate financial position, and of the results of its separate operations and its separate cash flows of the Company in the period, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to financing reporting. In the preparation of these Interim Separate Financial Statements, Board of General Directors is required to:

- Select suitable accounting policies and then consistently apply them;
- Make judgments and estimates that are reasonable and prudent;
- State whether appropriate accounting standards are respected or any application of material misstatements that needs to be disclosed and justified in Interim Separate Financial Statements;
- Prepare the Interim Separate Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the Interim Separate Financial Statements so as to minimize risks and frauds.

BOARD OF GENERAL DIRECTORS' REPORT

(continued)

Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the separate financial position of the Company and that the Interim Separate Financial Statements comply with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Separate Financial Statements. Board of General Directors is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

Board of General Directors confirms that the Company has complied with the above requirements in preparing these Interim Separate Financial Statements.

For and on behalf of Board of General Directors,

C.E.O GROUP JOINT STOCK COMPANY

M.S.D.N: 0101183550 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O
THÀNH PHỐ HÀ NỘI

Tran Trung Ket

General Director

Hanoi, August 26, 2026

No. 2808.01-26/BC-TC/VAE

Hanoi, August 28, 2026

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To: The Shareholders
Board of Management and Board of General Directors
C.E.O Group Joint Stock Company

We have reviewed the accompanying Interim Separate Financial Statements of C.E.O Group Joint Stock Company (hereinafter referred to as "the Company"), *prepared on August 26, 2026, from page 05 to page 45*, including: Interim Separate Statement of Financial Position as at 30/6/2026, Interim Separate Income Statement, Interim Separate Cash Flows Statement for the 6-months period then ended and Notes to the Interim Separate Financial Statements.

Board of General Director's responsibility

Board of General Directors of the Company is responsible for the preparation and fair presentation of the Interim Separate Financial Statements in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations relating to the preparation and presentation of the Interim Separate Financial Statements and for such internal control as Board of General Directors determines is necessary to enable the preparation and presentation of Interim Separate Financial Statements that are free from material misstatements whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on these Interim Separate Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquires, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Separate Financial Statements do not give a true and fair view, in all material respects, of the interim separate financial position of the Company as at 30/6/2026, and of the interim separate results of its operations and its interim separate cash flows for the period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations related to the preparation and presentation of the Interim Separate Financial Statements.

CÔNG TY TRÁCH NHIỆM HỮU HẠN KIỂM TOÁN VÀ ĐỊNH GIÁ VIỆT NAM

Pham Hung Son
Deputy General Director
Audit Practising Registration Certificate No. 0813-2023-034-1

For and on behalf of
VIETNAM AUDITING AND EVALUATION CO., LTD

Form B 01a - DN

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

	ASSETS	Codes	Notes	30/6/2026	01/01/2026 (Restated)
A	**CURRENT ASSETS**	**100**		**2,151,199,331,131**	**2,304,169,368,142**
I	**Cash and cash equivalents**	**110**	**V.1.**	**35,758,518,104**	**136,472,826,836**
1	Cash	111		35,758,518,104	5,184,097,868
2	Cash equivalents	112		-	131,288,728,968
II	**Short-term financial investments**	**120**	**V.2.**	**928,055,746,368**	**1,016,850,637,832**
1	Short-term held-to-maturity investments	123		928,055,746,368	1,016,850,637,832
III	**Short-term receivables**	**130**		**781,666,437,046**	**755,913,408,872**
1	Short-term trade receivables	131	V.3.	76,697,645,357	53,498,609,229
2	Short-term advances to suppliers	132	V.4.	37,136,584,301	66,904,901,785
3	Other short-term receivables	135	V.5.	675,411,053,738	643,088,744,208
4	Provision for short-term doubtful debts	136	V.6.	(7,578,846,350)	(7,578,846,350)
IV	**Inventories**	**140**	**V.7.**	**384,929,113,662**	**378,092,756,119**
1	Inventories	141		384,929,113,662	378,092,756,119
V	**Other current assets**	**160**		**20,789,515,951**	**16,839,738,483**
1	Short-term deferred expenses	161	V.12.	1,939,649,776	1,210,669,458
2	Deductible VAT	162		17,861,696,961	14,373,752,728
3	Taxes and receivables to the State budget	163	V.15.	988,169,214	1,255,316,297
B	**NON-CURRENT ASSETS**	**200**		**4,902,514,218,021**	**4,469,007,966,342**
I	**Long-term receivables**	**210**		**1,692,084,000**	**1,692,084,000**
1	Other long-term receivables	215	V.5.	1,692,084,000	1,692,084,000
II	**Fixed assets**	**220**		**175,588,698,410**	**29,604,498,856**
1	Tangible fixed assets	221	V.8.	175,009,339,092	29,061,611,759
-	*Historical cost*	222		*193,587,512,404*	*46,224,464,057*
-	*Accumulated depreciation*	223		*(18,578,173,312)*	*(17,162,852,298)*
2	Intangible fixed assets	227	V.9.	579,359,318	542,887,097
-	*Historical cost*	228		*4,739,129,346*	*4,589,129,346*
-	*Accumulated amortization*	229		*(4,159,770,028)*	*(4,046,242,249)*
III	**Investment properties**	**240**	**V.10.**	**117,979,511,791**	**154,190,381,655**
-	Historical cost	241		183,206,629,647	224,903,449,704
-	Accumulated depreciation	242		(65,227,117,856)	(70,713,068,049)
IV	**Long-term assets in progress**	**250**		**102,547,112,261**	**138,162,505,746**
1	Construction in progress	252	V.11.	102,547,112,261	138,162,505,746
V	**Long-term financial investments**	**260**	**V.2.**	**4,500,718,018,847**	**4,141,361,698,650**
1	Investment into subsidiaries	261		4,729,842,263,492	4,375,602,263,492
2	Provision for impairment of long-term investments in other entities	264		(244,492,285,174)	(301,144,986,759)
3	Long-term held-to-maturity investments	265		15,368,040,529	66,904,421,917
VI	**Other non-current assets**	**270**		**3,988,792,712**	**3,996,797,435**
1	Long-term deferred expenses	271	V.12.	3,988,792,712	3,996,797,435
	TOTAL ASSETS (280=100+200)	**280**		**7,053,713,549,152**	**6,773,177,334,484**

(Notes from page 10 to page 45 are an integral part of these Interim Separate Financial Statements)

Form B 01a - DN

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30, 2026
(continued)

Unit: VND

	RESOURCES	Codes	Notes	30/6/2026	01/01/2026
C	**LIABILITIES**	**300**		**584,971,085,706**	**362,029,266,349**
I	**Current liabilities**	**310**		**409,588,615,515**	**205,612,118,642**
1	Short-term trade payable	311	V.13.	62,508,796,014	40,207,984,886
2	Short-term advances from customers	312	V.14.	5,875,935,828	18,579,617,991
3	Short-term taxes and payables to the State budget	314	V.15.	391,846,985	160,196,345
4	Payables to employees	315		3,513,308,831	6,020,909,591
5	Short-term accrued expenses	316	V.16.	3,826,467,761	166,601,655
6	Short-term deferred revenue	319	V.17.	2,759,206,168	3,308,103,219
7	Other short-term payables	320	V.19.	124,536,326,432	124,318,580,883
8	Short-term loans and obligations under finance lease	321	V.18.	199,998,402,762	1,283,483,670
9	Welfare and bonus fund	323		6,178,324,734	11,566,640,402
II	**Non-current liabilities**	**330**		**175,382,470,191**	**156,417,147,707**
1	Long-term deferred revenue	337	V.17.	67,196,307,676	68,354,864,690
2	Other long-term payables	338	V.19.	8,552,179,364	31,437,847,259
3	Long-term loans and obligations under finance lease	339	V.18.	99,633,983,151	56,624,435,758
D	**EQUITY**	**400**	**V.20.**	**6,468,742,463,446**	**6,411,148,068,135**
1	Owner's contributed capital	411		5,674,160,750,000	5,674,160,750,000
	- Ordinary shares carrying voting right	*411a*		*5,674,160,750,000*	*5,674,160,750,000*
2	Share premium	412		(433,150,000)	(433,150,000)
3	Other owner's capital	414		283,596,800,000	-
4	Development and investment fund	418		112,260,324,042	112,260,324,042
5	Retained earnings	420		399,157,739,404	625,160,144,093
	- Retained earnings accumulated to the prior year end	*420a*		*334,563,344,093*	*389,898,149,101*
	- Retained earnings of the current period	*420b*		*64,594,395,311*	*235,261,994,992*
	TOTAL RESOURCES (440=300+400)	**440**		**7,053,713,549,152**	**6,773,177,334,484**

Approved, August 26, 2026
C.E.O GROUP JOINT STOCK COMPANY

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

M.S.D.N: 0101183550 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O
THÀNH PHỐ HÀ NỘI

(Notes from page 10 to page 45 are an integral part of these Interim Separate Financial Statements)

Form B 02a - DN

INTERIM SEPARATE INCOME STATEMENT

For the period from 01/01/2026 to 30/6/2026

Unit: VND

	ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
1	**Gross revenue from goods sold and services rendered**	**01**	**VI.1.**	**102,027,945,211**	**46,320,027,979**
2	Deductions	02		-	-
3	**Net revenue from goods sold and services rendered (10=01-02)**	**10**		**102,027,945,211**	**46,320,027,979**
4	Cost of sales	11	VI.2.	82,155,622,849	32,680,389,303
5	**Gross profit from goods sold and services rendered (20=10-11)**	**20**		**19,872,322,362**	**13,639,638,676**
6	**Gain/Loss from disposal of investment properties**	**21**		-	-
7	Financial income	22	VI.3.	80,277,283,431	38,770,406,930
8	Financial expenses	23	VI.4.	8,069,929,567	4,520,668,759
	- In which: Borrowing costs	*24*		*7,537,730,060*	*1,103,851,022*
9	Selling expenses	25	VI.5.	3,299,573,856	2,049,566,753
10	General and administration expenses	26	VI.5.	25,264,312,751	19,889,963,687
11	**Operating profit {30 = 20 +21 + 22 - (23 + 25 + 26)}**	**30**		**63,515,789,619**	**25,949,846,407**
12	Other income	31	VI.6.	1,078,634,111	1,187,888,211
13	Other expenses	32	VI.7.	28,419	8,011
14	**Profit from other activities (40=31-32)**	**40**		**1,078,605,692**	**1,187,880,200**
15	**Accounting profit before tax (50=30+40)**	**50**		**64,594,395,311**	**27,137,726,607**
16	Current corporate income tax expenses	51	VI.9.	-	-
17	Deferred corporate income tax expenses	52		-	-
18	**Net profit after corporate income tax (60=50-51-52)**	**60**		**64,594,395,311**	**27,137,726,607**

Approved, August 26, 2026

C.E.O GROUP JOINT STOCK COMPANY

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

CÔNG TY CỔ PHẦN TẬP ĐOÀN C.E.O
M.S.D.N: 0101183550 - C.T.C.P
THÀNH PHỐ HÀ NỘI

Form B 03a - DN

INTERIM SEPARATE CASH FLOWS STATEMENT

(Under indirect method)

For the period from 01/01/2026 to 30/6/2026

Unit: VND

	ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025 (Restated)
I	**Cash flows from operating activities**				
1.	**Profit before tax**	**01**		**64,594,395,311**	**27,137,726,607**
2.	**Adjustments for**				
	- Depreciation of fixed assets and investment properties	02		4,026,298,699	3,582,794,317
	- Provisions	03		532,199,507	2,976,817,737
	- Gains/(losses) from investing and financing activities	05		(80,266,200,333)	(38,761,172,779)
	- Borrowing costs	06		7,537,730,060	1,103,851,022
3.	**Profit from operating activities before changes in working capital**	**08**		**(3,575,576,756)**	**(3,959,983,096)**
	- Increases, Decreases in receivables	09		19,526,174,676	(14,297,136,144)
	- Increases, Decreases in inventories	10		26,877,062,415	(22,186,306,898)
	- Increases, Decreases in payables (excluding interest payable, corporate income tax payable)	11		(49,001,267,612)	6,524,287,522
	- Increases, Decreases in deferred expense	12		(720,975,595)	146,909,883
	- Borrowing costs paid	14		(7,319,162,002)	(1,128,340,074)
	- Other cash outflows	17		(12,388,315,668)	(10,228,735,735)
	Net cash flows from operating activities	***20***		***(26,602,060,542)***	***(45,129,304,542)***
II.	**Cash flows from investing activities**				
1.	Acquisition and construction of fixed assets and other non-current assets	21		(63,509,286,768)	(27,998,913,999)
2.	Cash outflows for lending, buying debt instruments of other entities	23		(412,003,224,453)	(499,353,000,000)
3.	Cash recovered from lending, selling debt instruments of other entities	24		570,941,307,503	501,020,317,538
4.	Capital contribution to other entities	25		(531,140,000,000)	(70,499,000,000)
5.	Cash recovered from investment in other entities	26		102,000,000,000	-
6.	Interest earned, dividends and profits received	27		17,874,489,043	21,348,854,670
	Net cash flows from investment activities	***30***		***(315,836,714,675)***	***(75,481,741,791)***
III	**Cash flows from financial activities**				
1.	Proceeds from borrowings	33		379,064,466,485	97,494,221,093
2.	Repayment of borrowings	34		(137,340,000,000)	(79,297,928,079)

Form B 03a - DN

INTERIM SEPARATE CASH FLOWS STATEMENT

(Under indirect method)

For the period from 01/01/2026 to 30/6/2026

(continued)

Unit: VND

ITEMS	Codes	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
Net cash flows from financial activities	*40*		*241,724,466,485*	*18,196,293,014*
Net cash flows in the period (50=20+30+40)	**50**		**(100,714,308,732)**	**(102,414,753,319)**
Cash and cash equivalents at the beginning of the period	**60**		**136,472,826,836**	**593,845,502,045**
Cash and cash equivalents at the end of the period (70=50+60+61)	**70**	**V.1.**	**35,758,518,104**	**491,430,748,726**

Approved, August 26, 2026
C.E.O GROUP JOINT STOCK COMPANY

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

(These notes are an integral part of and should be read in conjunction with the accompanying Interim Separate 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 Invesment. 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. The Company has made 30 times of changes in its Business Registration Certificate.

The charter capital as at June 30, 2026 is VND 5,674,160,750,000.

Share 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, service provision.

3. Principal activities

The Company's principal activities include:

- Construction of buildings in all types. In details: Investment in construction of buildings, industrial zones;
- Architectural activities and technical consulting. In details: Management of construction investment projects, Construction supervision and completion of works;
- Advisory, brokerage and auction of real estates, auction of land use right. In details: 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, normal operating cycle of the Company will last no more than 12 months or more than 12 months, in particular:

- 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 be last more than 12 months.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

5. The Company's structure

Detail of the Company's subsidiaries

No.	Company name	Head quarter	Principal activities	Ownership ratio	Proportion of ownership interest	Proportion of voting right
1.	C.E.O International Company Limited	5th Floor, C.E.O tower, HH2-1, Me Tri Ha New Urban Area, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	Business of real estate, building	100%	100%	100%
2.	C.E.O Construction Joint Stock Company	12th Floor, C.E.O tower, HH2-1, Me Tri Ha New Urban Area, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	Construction of buildings, industrial zones, real estate business, ...	67.55%	67.55%	67.55%
3.	Phu Quoc Investment and Development Joint Stock Company	Sonasea Villas and Resort tourism complex, Group 5, Duong Bao Duong To Quarter, Phu Quoc Special Zone, An Giang Province, Vietnam	Hotels, resorts, recreation areas, real estate business, ...	60%	60%	60%
4.	Phu Quoc Housing and Urban Development Joint Stock Company	Sonasea Villas and Resort tourism complex, Group 5, Duong Bao Duong To Quarter, Phu Quoc Special Zone, An Giang Province, Vietnam	Business of resort real estate	69.36%	69.36%	69.36%
5.	C.E.O Hospitality Limited Liability Company	Sonasea Villas and Resort tourism complex, Group 5, Duong Bao Duong To Quarter, Phu Quoc Special Zone, An Giang Province, Vietnam	Urban Managemant Service, Hotel Managemant Service	100%	100%	100%

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

No.	Company name	Head quarter	Principal activities	Ownership ratio	Proportion of ownership interest	Proportion of voting right
6.	Van Don Tourism Development and Investment Joint Stock Company	Sonasea Van Don Harbor City Complex, Van Don Special Zone, Quang Ninh Province	Business of real estate, Investment and development of resort hotels, entertainment areas.	95.72%	95.72%	95.72%
7.	Nha Trang Investment and Development Joint Stock Company	Lot D12B, Zone 4, Northern Cam Ranh Peninsula Tourism Area, Cam Lam Commune, Khanh Hoa Province, Vietnam	Business of resort real estate	99%	99%	99%
8.	C.E.O Design Consultancy One Member Limited Liability Company	3rd Floor, C.E.O tower, HH2-1, Me Tri Ha New Urban Area, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	Architectural activities and related technical consulting.	100%	100%	100%
9.	C.E.O industrial park development Joint Stock Company	5th Floor, C.E.O tower, HH2-1, Me Tri Ha New Urban Area, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	Business of real estate	99%	99%	99%
10.	International College of Industry and Commerce (*)	Lot 2B.X3, My Dinh 1 New Urban Area, Tu Liem ward, Hanoi, Vietnam	Accounting training in manufacturing and trading enterprises, ...	The proportion of ownership prior to the completion of the capital transfer was 100%		

(*) On January 10, 2025, the Company entered into Capital Transfer Agreement No. 1001/2025/HDCN/CEO-ICC between C.E.O Group Joint Stock Company and International Industry and Commerce Group Joint Stock Company. On March 31, 2026, the Company completed the capital transfer, and accordingly, from March 31, 2026, International College of Industry and Commerce ceased to be a subsidiary of C.E.O Group Joint Stock Company.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

6. Number of employees

The number employees of the Company as at June 30, 2026 is 121 people (As at December 31, 2025: 125 people).

7. Disclosure of information comparability in the Interim Separate Financial Statements

The comparative figures are taken from the Separate Financial Statements for the fiscal year ended December 31, 2025, and the Interim Separate Financial Statements for the period from January 01, 2025 to June 30, 2025 of C.E.O Group Joint Stock Company, which have been audited and reviewed by Vietnam Auditing and Evaluation Co., Ltd. Some figures from the previous reporting period have been restated to make them comparable with the figures of this period, as presented in Note VIII.4 of the Notes Interim to Separate Financial Statements.

II. Accounting period, accounting currency

1. Accounting period

The Company's accounting period begins on 01 January and ends on 31 December every year. These Interim Separate Financial Statements are prepared for the period from 01/01/2026 to 30/6/2026.

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 Interim Separate Financial Statements.

The accompanying Interim Separate Financial Statements is not intended to reflect the financial position, business performance, or cash flow according to the accounting principles and practices generally accepted in countries other than Vietnam.

III. Applied accounting regime and standard

1. Applied accounting regime

The Company applies the Vietnamese Accounting Standards and the Accounting Regime for enterprises promulgated under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Ministry of Finance guiding the accounting regime for enterprises.

2. Statement on the compliance to Vietnamese Accounting Standards and Accounting regime

The Company's Interim Separate 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 Interim Separate Financial Statements.

3. Application of new accounting guidance

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the accounting regime for enterprises. This Circular is effective for fiscal years beginning on or after January 01, 2026. Circular 99 replaces the regulations on the accounting regime for enterprises promulgated under Circular No. 200/2014/TT-BTC issued by the Ministry of Finance on December 22, 2014. The Board of General Directors has applied Circular 99 in preparing and presenting the Interim Separate Financial statements for the period from 01/01/2026 to 30/6/2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

IV. Accounting policies, accounting estimates, and relevant legal regulations applied

1. Basis, purposes of preparing the Interim Separate Financial Statements

These Interim Separate Financial Statements are prepared as separate financial statements of the Parent Company. The Company prepares these Interim Separate Financial Statements with a view to disclosing information, in particular, in accordance with regulations in the Circular No. 96/2020/TT-BTC dated 16/11/2020 by Ministry of Finance guiding information disclosure on stock exchange market. In addition, the Company also prepares the Interim Consolidated Financial Statements for the Company and Subsidiaries (as presented in details in Note I.5.) for the 6-months period ended 30/6/2026 and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting regime for enterprises and legal regulations related to the preparation and presentation of the Interim Consolidated Financial Statements.

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

2. Accounting Estimates

The preparation of the Interim Separate Financial Statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the Interim Separate Financial Statements and the reported amounts of revenues and expenses during the period. Although these accounting estimates are based on the Board of General Directors' best knowledge, actual results may differ from those estimates.

3. Principle for recognizing Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposits, highly liquid investments (not exceeding 3 months) that are readily converible to known amounts of cash and which are subject to an insignificant risk of changes in value.

4. Accounting principle for financial investments

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 deposits. Held-to-maturity investments comprise term deposits with banks, certificates of deposit, and loans held to maturity for the purpose of earning interest.

Held-to-maturity investments are measured at cost less provisions for held-to-maturity investments.

Provision for held-to-maturity investments is recognized when there is any indication or objective evidence that part or all of the Company's held-to-maturity investments may not be recoverable.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

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.

The Company initially recognizes investments in subsidiaries at cost, comprising the purchase price and directly attributable costs incurred in connection with the investment. The Company recognizes in income in the Statement of Income the distributions received from the investee's accumulated net profit arising after the date of investment. Other amounts received by the Company, apart from the aforementioned profit distributions, are considered a recovery of the investment and are recognized as a deduction from the cost of the investment.

Investments in subsidiaries are presented in the Interim separate Statement of Financial Position at cost less any provision for impairment.

Provision for impairment loss of investments

Provision for impairment of investments in subsidiaries is recognized when the investee incurs losses or the investment declines in value, resulting in a potential loss of the Company's investment.

5. Accounting principle of receivables

Receivables are stated at book value less provision for doubtful debts. Classification of receivables is made on the following principle:

- 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.

Provisions for doubtful debts are made for receivables that are past due or for receivables where the debtor is unlikely to settle due to liquidation, bankruptcy, or similar financial difficulties.

6. Principle for recognizing inventories

Inventories are stated at the lower of cost and net realizable value. The cost of inventories comprises purchase costs, conversion costs, and other directly attributable costs incurred, if any, in bringing the inventories to their present location and condition.

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, 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 end of period, the Company had no inventories that need to make provision for devaluation.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

7. Principle for tangible fixed asset recognition and depreciation

Tangible fixed assets are stated at cost, accumulated depreciation and net book value.

The historical cost of tangible fixed assets acquired through purchase comprises the purchase price together with all directly attributable costs necessary to bring the asset to the location and condition required for it to be capable of operating in the manner intended by the Company.

The cost of fixed assets constructed by contractors includes value of completed and handed over works, directly-related costs and registration duty.

The cost of self-constructed or self-manufactured tangible fixed assets comprises the actual cost of construction or manufacture, installation and testing costs, and other directly attributable costs incurred in bringing the assets to their location and condition necessary for them to be capable of operating.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

Type of fixed assets	Depreciation duration (years)
Building and structures	05 - 47
Means of transportation	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 net profit from sales or disposals of assets and their residual values and is recognised in the Interim Separate Income Statement.

8. Principle for intangible fixed asset recognition and amorization

Intangible fixed assets are presented at historical cost, accumulated amortization, and net book value.

The historical cost of intangible fixed assets comprises all expenditures incurred by the Company to acquire such assets up to the time the assets are brought to the condition necessary for them to be capable of operating in the manner intended by the Company.

Intangible assets of the Company include International Trade mark, Copy rights patent, Software Program.

Software Program

Costs in relation to 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.

International Trade mark, copy rights patent

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

9. Principle of investment properties recognition and depreciation

Principle for investment properties 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.

Subsequent expenditure relating to investment property is recognized as an expense, unless it is probable that such expenditure will result in the investment property generating greater future economic benefits than those initially assessed, in which case it is capitalized and added to the cost of the investment properties.

When investment property is sold or disposed of, its cost and accumulated depreciation are derecognized, and any resulting gain or loss is presented on a net basis under "Gain/(loss) from disposal of investment properties" in the Interim Separate income Statement.

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.

Principle 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)
Buildings	35 – 47

10. Principle for recognizing of construction in progress

Assets in the course of construction for use in production, lease, administration and other purposes are recorded at cost. This cost includes expenses necessarily incurred to creat the asset in accordance with the Company's accounting policies. Depreciation is charged on such assets in the same manner as other assets, starting from the date the assets are put into the condition intended for use.

11. Accounting principle of business cooperation contract

Business cooperation contract of the Company consists of:

Business under jointly control:

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

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

12. Accounting principles for deferred expenses

Deferred expenses consist of actual expenses incurred but related to the business performance of many accounting periods. Deferred 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, instruments: Tools and instruments which were exported for use and allocated into expenses on straight-line basis from 12 to 36 months.

Prepaid Communication cooperation fee: A large one-time upfront cost is allocated to the cost in a straight-line method over 12 months.

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

13. Accounting principles for trade payables

Trade payables represent obligations arising from the purchase of goods, services, or assets from suppliers in the ordinary course of the Company's business. Trade payables are stated at historical cost.

14. Accounting Principles of Loans

Loans are stated at historical cost, which comprises the proceeds received net of directly attributable transaction costs.

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

15. Principle for recognition and capitalization of borrowing costs

Borrowing costs consist of interest expenses and other costs directly attributable to with the company borrowings.

Borrowing costs are recognized as expenses in the period in which they are incurred, except to the extent that they are capitalized in accordance with Vietnamese Accounting Standard No. 16 "Borrowing Costs". Accordingly, borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalized as part of the cost of those assets until substantially all activities necessary to prepare the assets for their intended use or sale are complete. Income earned from the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the borrowing costs eligible for capitalization.

16. Principle for recognizing accrued expenses

Accrued expenses comprise amounts payable for goods and services received by the Company but not yet paid due to insufficient supporting documents and records, which are recognized as production and business expenses in the accounting period, and accrued interest expenses payable, which are accrued based on the respective loan agreements and individual loan drawdown agreements.

17. Principle for recognizing deferred revenue

Deferred 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.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

18. Principle for recognizing owner's equity

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

Ordinary shares with voting rights are recorded at par value. Shares issued to increase charter capital are recognized at the actual proceeds received corresponding to the par value of successfully issued shares.

Share premium represents the difference between the par value and the issue price of ordinary shares, after deducting costs directly attributable to the share issuance.

Profit after corporate income tax is distributed to shareholders after appropriations to statutory reserves in accordance with the Company's Charter and applicable laws, and upon approval by the General Meeting of Shareholders.

Dividends declared and paid from undistributed profits are determined based on the approval of shareholders at the Annual General Meeting.

19. Principle and method of recognizing revenue, other income

Revenue of the Company includes revenue from goods sold, sales of real estate invested and sold by the Company and revenue from services rendered.

Financial income includes revenue from interest of bank deposits, loan receivables 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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

- The costs incurred from the transaction and the costs of its completion can be determined.

Revenue from sales of real estates

Revenue from selling real estates 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.

Paid dividend, shared profit

Paid dividend and shared profit are recognized when the Company has the right to receive dividends or profit from their contribution. Dividend received in shares is only recognized in number of additional shares, value of shares received/recorded is not recognized at par.

20. Accounting principles for cost of sales

Cost of goods sold and services rendered comprises the cost of products and goods sold and services rendered during the period and is recognized in accordance with the revenue recognized for the period.

21. Accounting principles for financial expenses

Financial expense recognized in the Interim Separate Income Statement is the total financial expense incurred in the period, without offset with revenue from financial income, including interest expenses, provisions for investments.

22. Accounting principles for selling expenses and general and administrative expenses

Selling expenses

Selling expenses represent costs directly attributable to the sale of products, goods, and services, and are recognized as expenses in the period incurred on an accrual basis.

General and administrative expenses

General and administrative expenses represent costs incurred in connection with the Company's overall management activities, not directly related to sales or production, and are recognized as expenses in the period incurred on an accrual basis.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

23. Tax liabilities

Value added tax (VAT)

The Company declares and calculates VAT under the guidelines of current value added tax law.

Corporate income tax

Corporate income tax presents the total amount of current tax payable.

Current tax payable is calculated on taxable profit in the period. Taxable income differs from net profit presented in the Separate Income Statement because taxable income does not include assessible incomes or expenses or deductible one in other years (including losses carried forward, if any) and it further excludes items that are non-taxable or non-deductible.

The Company applies corporate income tax rate at 20% on taxable profit. In particular for business of social houses, the Company is entitled to a preferential CIT rate at 10%.

The corporate income tax of the Company is determined in conformity with current tax regulations. However, these regulations may change from time to time and the final determination of corporate income tax will depend on the tax check results of competent tax authorities.

Other taxes

Other taxes and fees are declared and paid to the local tax authorities in compliance with the current regulations of the State.

24. Related Parties

Parties are considered to be related parties of the Company if one party has the ability to, directly of indirectly, control the other party or exercise significant influence over te other party in making financial and operating decisions, or when the Company and other party are under common control or under common control or under common significant influence. Related parties can be enterprises or individual, including close member of their families.

V. Additional information of items presented in Interim Separate Statement of Financial Position

1. Cash and cash equivalents

	30/6/2026 VND	01/01/2026 VND (Restated)
Cash	*35,758,518,104*	*5,184,097,868*
Cash on hand	2,366,554,144	869,912,191
Cash in bank	33,391,963,960	4,314,185,677
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch	*33,368,374,719*	*4,115,048,941*
Others	*23,589,241*	*199,136,736*
Cash equivalents	-	*131,288,728,968*
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch (1)	-	131,288,728,968
Total	**35,758,518,104**	**136,472,826,836**

(1) Deposit contracts with Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch, with terms of 1 month and 3 months. The contract was fully settled during the period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

Unit: VND

2. Financial investments

2.1 Held to maturity investments

	30/6/2026			01/01/2026 (Restated)		
	Carrying amount	Recoverable amount	Provision	Carrying amount	Recoverable amount	Provision
a) Short-term	**928,055,746,368**	**928,055,746,368**	-	**1,016,850,637,832**	**1,016,850,637,832**	-
Term deposits	**200,134,341,788**	**200,134,341,788**	-	**625,020,207,735**	**625,020,207,735**	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch (*)	200,134,341,788	200,134,341,788	-	477,999,188,557	477,999,188,557	-
Vietnam Prosperity Joint Stock Commercial Bank - Kinh Do Branch	-	-	-	101,013,835,616	101,013,835,616	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Nha Trang Branch	-	-	-	46,007,183,562	46,007,183,562	-
Certificates of deposit (**)	**186,026,825,383**	**186,026,825,383**	-	-	-	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch	186,026,825,383	186,026,825,383	-	-	-	-
Loans (***)	**541,894,579,197**	**541,894,579,197**	-	**391,830,430,097**	**391,830,430,097**	-
Phu Quoc Investment and Development Joint Stock Company	177,019,641,171	177,019,641,171	-	52,240,409,537	52,240,409,537	-
Phu Kien Phu Quoc One Member Limited Liability Company	348,460,691,451	348,460,691,451	-	339,590,020,560	339,590,020,560	-
Van Don Tourism Development and Investment Joint Stock Company	16,414,246,575	16,414,246,575	-	-	-	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

b) Long-term	**15,368,040,529**	**15,368,040,529**	-	**66,904,421,917**	**66,904,421,917**	-
Certificates of deposit (**)	**15,368,040,529**	**15,368,040,529**				
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch	15,368,040,529	15,368,040,529	-	-	-	-
Loans (***)	-	-	-	**66,904,421,917**	**66,904,421,917**	-
Phu Quoc Investment and Development Joint Stock Company	-	-	-	66,904,421,917	66,904,421,917	-
Total	**943,423,786,897**	**943,423,786,897**	-	**1,083,755,059,749**	**1,083,755,059,749**	-

(*) Term deposits with term 12 months at the Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch. Deposit contracts are used to guarantee overdraft contracts (Details in note V.18).

(**) Deposit certificate contracts at BIDV - Thanh Xuan Branch, with terms from 6 to 18 months, interest rates from 5.5% to 6% per year.

(***) The loan contracts and loan contract addendums have loan terms of 12 months and 18 months, with interest paid in one lump sum at the end of the term.

c) Held to maturity investments from related parties : Details are presented in Note VIII.3.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

2.2 Investments in other entities

Unit: VND

	30/6/2026		01/01/2026	
	Cost	**Provision**	**Cost**	**Provision**
Investment in subsidiaries				
C.E.O International Company Limited (1)	633,919,980,000	-	583,919,980,000	-
C.E.O Construction Joint Stock Company	102,000,000,000	-	102,000,000,000	-
C.E.O Industrial park development Joint Stock Company (2)	926,640,000,000	-	445,500,000,000	-
International College of Industry and Commerce (3)	-	-	176,900,000,000	(57,184,901,092)
Phu Quoc Investment and Development Joint Stock Company	306,029,000,000	(237,600,000,000)	306,029,000,000	(237,600,000,000)
Phu Quoc Housing and Urban Development Joint Stock Company	319,249,183,492	-	319,249,183,492	-
Nha Trang Investment and Development Joint Stock Company	654,504,100,000	-	654,504,100,000	-
C.E.O Hospitality Limited Liability Company	20,000,000,000	-	20,000,000,000	-
Van Don Tourism Development and Investment Joint Stock Company	1,757,500,000,000	-	1,757,500,000,000	-
C.E.O Design Consultancy One Member Limited Liability Company	10,000,000,000	(6,892,285,174)	10,000,000,000	(6,360,085,667)
Total	**4,729,842,263,492**	**(244,492,285,174)**	**4,375,602,263,492**	**(301,144,986,759)**

The company hasn't assessed the recoverable value of financial investments at the end of the reporting period because current regulations don't provide specific guidance on how to determine the recoverable value of financial investments.

Additional information for each investment into Subsidiaries

Summary of operations in subsidiaries

	This period	**The prior period**
C.E.O International Company Limited	Normal business operations	Normal business operations

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

C.E.O Construction Joint Stock Company	Normal business operations	Normal business operations
C.E.O Industrial Park Development Joint Stock Company	Normal business operations	Normal business operations
International College of Industry and Commerce	The investment has been divested	Normal business operations
Phu Quoc Investment and Development Joint Stock Company	Normal business operations	Normal business operations
Phu Quoc Housing and Urban Development Joint Stock Company	Normal business operations	Normal business operations
Nha Trang Investment and Development Joint Stock Company	Normal business operations	Normal business operations
C.E.O Hospitality Limited Liability Company	Normal business operations	Normal business operations
Van Don Tourism Development andInvestment Joint Stock Company	Normal business operations	Normal business operations
C.E.O Design Consultancy One Member Limited Liability Company	Normal business operations	Normal business operations

Significant transactions between the Company and subsidiaries

- C.E.O International Company Limited: The Parent company provides office lease service and building service.

- C.E.O Construction Joint Stock Company: Performing direct construction in some works of the Parent company and the Parent company provides office lease service and building service.

- C.E.O Industrial Park Development Joint Stock Company: The parent company made a capital contribution.

- Phu Quoc Investment and Development Joint Stock Company: Providing hotel services for the Parent company; The Parent company lends, sales goods, provides building services for Phu Quoc Investment and Development Joint Stock Company.

- Phu Quoc Housing and Urban Development Joint Stock Company: The Parent Company provides office lease and building service for Phu Quoc Housing and Urban Development Joint Stock Company.

- C.E.O Hospitality Limited Liability Company: Providing catering services, tower management, project management for the Parent company and the Parent company provides building service for C.E.O Hospitality Limited Liability Company.

- Van Don Tourism Development and Investment Joint Stock Company: the Parent company provides service, sales goods for Van Don Tourism Development and Investment Joint Stock Company.

- Nha Trang Investment and Development Joint Stock Company: the Parent company sales goods for Nha Trang Investment and Development Joint Stock Company.

- C.E.O Design Consultancy One Member Limited Liability Company: Providing design services for the Parent company and the Parent company providing office leasing service, building service for C.E.O Design Consultancy One Member Limited Liability Company.

Other supplementary information

During the period, C.E.O Group Joint Stock Company changed its investment capital in subsidiaries as detailed below:

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

(1) Capital contribution to C.E.O International Company Limited in accordance with Resolution No. 09/2026/NQ/CEO-HDQT dated June 03, 2026 of C.E.O Group Joint Stock Company approving the plan to increase the charter capital of C.E.O International Company Limited.

(2) Capital contribution to C.E.O Industrial park development Joint Stock Company in accordance with Resolution No. 02/2026/NQ/CEO-HDQT dated January 10, 2026 of C.E.O Group Joint Stock Company.

(3) Resolution No. 18/2024/NQ-CEO-HDQT dated November 25, 2024, of the Board of Management of C.E.O Group Joint Stock Company approved the policy on the full transfer of the capital contribution in Dai Viet College (now renamed as International College of Industry and Commerce). On January 10, 2025, the Company signed Capital Transfer Agreement No. 1001/2025/HDCN/CEO-ICC between C.E.O Group Joint Stock Company and International Industry and Trade Group Joint Stock Company. On March 31, 2026, the Company completed the transfer of its contributed capital.

3. Trade receivables

Unit: VND

	30/6/2026		01/01/2026	
	Carrying amount	**Provision**	**Carrying amount**	**Provision**
a) Short-term				
Van Don Tourism Development and Investment Joint Stock Company	22,916,196,344	-	18,527,349,243	-
C.E.O International Company Limited	17,728,702,866	-	72,626,687	-
International Industry and Trade Group Joint Stock Company	15,000,000,000	-	-	-
Others	21,052,746,147	(2,138,846,350)	34,898,633,299	(2,138,846,350)
Total	**76,697,645,357**	**(2,138,846,350)**	**53,498,609,229**	**(2,138,846,350)**

b) Trade receivables from related parties: Details are presented in Note VIII.3

4. Advances to suppliers

Unit: VND

	30/6/2026		01/01/2026	
	Carrying amount	**Provision**	**Carrying amount**	**Provision**
a) Short-term				
C.E.O Construction Joint Stock Company	-	-	31,112,446,225	-
C.E.O Phu Quoc Construction One Member Limited Company	31,301,946,760	-	29,310,161,137	-
Others	5,834,637,541	(340,000,000)	6,482,294,423	(340,000,000)
Total	**37,136,584,301**	**(340,000,000)**	**66,904,901,785**	**(340,000,000)**

b) Advances to suppliers as related parties: Details are presented in Note VIII.3

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

5. Other receivables

Unit: VND

	30/6/2026		01/01/2026 (Restated)	
	Carrying amount	**Provision**	**Carrying amount**	**Provision**
a) Short-term	***675,411,053,738***	***(5,100,000,000)***	***643,088,744,208***	***(5,100,000,000)***
Advance for employees	114,754,540	-	31,800,000	-
Mortgages, deposits, collaterals	21,255,437,652	(5,100,000,000)	21,241,355,652	(5,100,000,000)
BMC Construction Materials and Commercial Construction Company Limited (1)	*5,100,000,000*	*(5,100,000,000)*	*5,100,000,000*	*(5,100,000,000)*
The Hanoi Department of Finance (2)	*1,360,000,000*	-	*1,360,000,000*	-
The An Giang Department of Finance (3)	*14,715,000,000*	-	*14,715,000,000*	-
Others	*80,437,652*	-	*66,355,652*	-
Other Receivable	654,040,861,546	-	621,815,588,556	-
Compensation for Sonasea Residences Luxury Villas Project (4)	*615,882,351,880*	-	*615,882,351,880*	-
Van Don Tourism Development and Investment Joint Stock Company	*33,500,000,000*	-	*5,270,996*	-
Others	*4,658,509,666*	-	*5,927,965,680*	-
b) Long-term	***1,692,084,000***	-	***1,692,084,000***	-
Other receivables	1,692,084,000	-	1,692,084,000	-
Quoc Oai Land Clearance and Compensation Board (5)	*1,692,084,000*	-	*1,692,084,000*	-
Total	**677,103,137,738**	**(5,100,000,000)**	**644,780,828,208**	**(5,100,000,000)**

(1) A deposit to security for transfer receipt of 510,000 shares owned by BMC-CEO Investment JSC., held by BMC Construction Materials and Commercial Construction Company Limited under the Memorandum between two parties No. 680/2009/BMC-CEO dated 10/11/2009. The foregoing number of shares will be transferred after BMC Construction Materials and Commercial Construction Company Limited transfers the ownership of BMC Thang Long New Urban Area to BMC-CEO Investment JSC.,

(2) This is a deposit to ensure the implementation of the CEO Private Primary School and Preschool project.

(3) This is a deposit to ensure the implementation of the Sonasea Kien Giang City Project.

(4) The payment based on the compensation agreement according to the notice on land acquisition of the People's Committee of Phu Quoc City for the implementation of the Sonasea Residences Luxury Villas Project at Bai Truong Complex, Duong Bao Duong To Quarter, Phu Quoc Special Zone, An Giang Province, Vietnam.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

(5) An advance for Quoc Oai Land Clearance and Compensation Board, Hanoi for compensation and assistance in land clearance for Project of Service Land in Sai Son Commune (for the Project of Quoc Oai New Urban Area, lots N1 + N3 of the Company).

c) ***Other receivables from related parties:*** Details are presented in Note VIII.3

6. Bad debts

Unit: VND

	30/6/2026		01/01/2026	
	Cost	**Recoverable amount**	**Cost**	**Recoverable amount**
The total value of receivables that are overdue or not yet overdue but difficult to recover				
Trade receivable	***2,138,846,350***	-	***2,138,846,350***	-
Gtel Mobile JSC.,	51,000,000	-	51,000,000	-
Fecon Coporation	2,087,846,350	-	2,087,846,350	-
Other receivables	***5,100,000,000***	-	***5,100,000,000***	-
BMC Construction Materials and Commercial Construction Company Limited	5,100,000,000	-	5,100,000,000	-
Advances to suppliers	***340,000,000***	-	***340,000,000***	-
Geological Mining Consulting JSC.,	340,000,000	-	340,000,000	-
Total	**7,578,846,350**	-	**7,578,846,350**	-

7. Inventories

Unit: VND

	30/6/2026		01/01/2026	
	History Cost	**Provision**	**History Cost**	**Provision**
Tools and supplies	1,066,362	-	1,066,362	-
Work in progress (*)	384,462,139,930	-	378,034,189,757	-
Real estate inventory	399,376,336	-	-	-
Merchandise	66,531,034	-	57,500,000	-
Total	**384,929,113,662**	-	**378,092,756,119**	-

(*) Work in progress includes the construction cost in progress of Seven Star - Ha Noi Project; Phu Quoc Sonasea Residences Project; Quoc Oai Project; River Silk City - Ha Nam Project and other projects.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

8. Increases, decreases of tangible fixed assets

Unit: VND

Items	Building and structures	Motor vehicle	Office equipment	Other Fixed assets	Total
Historical Cost					
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 period	-	-	52,768,519	-	52,768,519
Completed capital construction projects	147,310,279,828	-	-	-	147,310,279,828
Balance as at 30/6/2026	**174,341,990,469**	**14,018,490,455**	**3,602,799,661**	**1,624,231,819**	**193,587,512,404**
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 period	395,686,692	876,155,652	131,176,198	12,302,472	**1,415,321,014**
Balance as at 30/6/2026	**10,961,360,919**	**3,032,750,763**	**3,007,809,434**	**1,576,252,196**	**18,578,173,312**
Net book value					
As at 01/01/2026	**16,466,036,414**	**11,861,895,344**	**673,397,906**	**60,282,095**	**29,061,611,759**
As at 30/6/2026	**163,380,629,550**	**10,985,739,692**	**594,990,227**	**47,979,623**	**175,009,339,092**

- Carrying amount of tangible fixed assets used for mortgage, deposit as security for loans as at 30/6/2026 of VND 153,915,484,623 (As at 31/12/2025: VND 6,715,272,311).
- Historical cost of fixed assets which has been fully depreciated but still in use with the value of VND 6,714,259,382 (As at 31/12/2025: VND 6,714,259,382).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

9. Increases, decreases of intangible fixed assets

Unit: VND

Items	Copy rights, Patent	Software Program	Trade mark, brand name	Total
Historical cost				
Balance as at 01/01/2026	**208,518,000**	**4,113,383,750**	**267,227,596**	**4,589,129,346**
Purchase in the period	-	150,000,000	-	**150,000,000**
Balance as at 30/6/2026	**208,518,000**	**4,263,383,750**	**267,227,596**	**4,739,129,346**
Accumulated amortization				
Balance as at 01/01/2026	**208,518,000**	**3,570,496,653**	**267,227,596**	**4,046,242,249**
Amortization in the period	-	113,527,779	-	**113,527,779**
Balance as at 30/6/2026	**208,518,000**	**3,684,024,432**	**267,227,596**	**4,159,770,028**
Net book value				
As at 01/01/2026	-	**542,887,097**	-	**542,887,097**
As at 30/6/2026	-	**579,359,318**	-	**579,359,318**

- Historical cost of fixed assets which has been fully depreciated but still in use with the value of VND 3,569,129,346 (As at 31/12/2025: VND 3,569,129,346)

- Details of intangible fixed assets with original cost equal to or greater than 10% of the total value of intangible fixed assets:

Name of fixed asset	Historical cost
Histaff Human Resource Management Software	1,750,000,000
Paperless Office Software	500,000,000
Total	**2,250,000,000**

10. Increases, decreases of investment properties

Investment properties held for lease

Unit: VND

Items	01/01/2026	Increase in the period	Decrease in the period	30/6/2026
Historical cost	***224,903,449,704***	-	***41,696,820,057***	***183,206,629,647***
Buildings	224,903,449,704	-	41,696,820,057	183,206,629,647
Land use rights	-	-	-	-
Accumulated depreciation	***70,713,068,049***	***2,497,449,906***	**7,983,400,099**	***65,227,117,856***
Buildings	70,713,068,049	2,497,449,906	7,983,400,099	65,227,117,856
Land use rights	-	-	-	-
Net book value	***154,190,381,655***			***117,979,511,791***
Buildings	154,190,381,655			117,979,511,791
Land use rights	-			-

- The Company's investment properties for lease is the CEO Tower, located at HH2-1, Me Tri Ha New Urban Area, Pham Hung Street, Tu Liem Ward, Hanoi City and Social Housing of the Bamboo Garden Social Housing Project.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

- The Company has mortgaged the investment properties with carrying amount as at 30/6/2026 of VND 114,994,901,758 (As at 31/12/2025: VND 116,911,078,828) to ensure for loans at Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch.

- Details of investment properties with original cost equal to or greater than 10% of the total value of investment properties:

Name of asset	Historical cost
CEO Tower	179,515,258,445

- According to Vietnamese Accounting Standard No. 05 - Investment Properties, fair value of investment property as at June 30, 2026 is required to be disclosed. However, the Company could not determine the fair value as at June 30, 2026; therefore, no information about the fair value is disclosed in the notes to the interim separate financial statements. In order to determine the fair value, the Company would require an independent consultancy company to perform the valuation. At present, the Company has not found a suitable consultancy company yet.

11. Construction in progress

	30/6/2026 VND	01/01/2026 VND
Construction of CEO Private Primary and Kindergarten School	-	112,384,242,760
Construction investment project of Medical, Commercial, Service and Office Center (*)	99,724,731,879	23,152,667,465
Project Dai Viet Hi-tech Training Center - Lang Hoa Lac	703,929,703	703,929,703
Transformer Substation of the Quoc Oai Project	2,118,450,679	1,921,665,818
Total	**102,547,112,261**	**138,162,505,746**

(*) The investment project "Medical, Commercial, Service and Office Center" was initially approved under Decision No. 298/QD-UBND dated 4 February, 2008 and subsequently amended under Decision No. 2388/QD-UBND dated 13 May, 2025 and other amended decisions. Accordingly, the People's Committee of Ha Tay Province allocated 238,229.2 m² of land located in Sai Son Commune, Quoc Oai District, Hanoi to C.E.O Group Joint Stock Company for the implementation of the New Urban Area Development Project at land plots N1+N3, Quoc Oai Urban Area, Quoc Oai District. Of which, 5,985.0 m² is commercial and service land designated for the construction of a medical, commercial, service and office center (at land plot coded CC-4). The total gross floor area (excluding basement floor area) is 28,709 m². The building consists of 12 storeys and 1 basement level. The project's building coverage ratio is 39.88%, and the floor area ratio is 4.8 times. The total investment capital of the project amounts to VND 302.399 billion. As of the reporting date, the project has completed the foundation works, basement wall and column structures, beam and slab structures from the first floor to the roof, and rough construction from the basement to the ninth floor, as well as other ancillary works (such as fencing, tower crane foundations, etc.)

12. Deferred expenses

	30/6/2026 VND	01/01/2026 VND
a) Short-term	***1,939,649,776***	***1,210,669,458***
Issued tools and instruments awaiting for allocation	19,558,332	9,289,856
Communication cooperation expense awaiting for allocation	1,042,771,958	943,963,958
Other expenses awaiting for allocation	877,319,486	257,415,644
b) Long-term	***3,988,792,712***	***3,996,797,435***
Prepayment for lease of 19th floor for Lac Viet Company	3,437,997,291	3,495,297,249
Issued tools and instruments awaiting for allocation	550,795,421	473,725,661
Other expenses awaiting for allocation	-	27,774,525
Total	**5,928,442,488**	**5,207,466,893**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

13. Trade payables

	30/6/2026 VND	01/01/2026 VND
a) Short-term		
C.E.O Hospitality Limited Liability Company	7,830,423,793	10,807,735,093
Bao Viet Investment One Member Co., Ltd	15,000,000,000	15,000,000,000
C.E.O Construction JointStock Company	17,830,904,488	-
Sudeco Invest., JSC	6,755,315,271	2,490,713,061
Semec Group Joint Stock Company	3,648,798,516	4,648,351,879
Others	11,443,353,946	7,261,184,853
Total	**62,508,796,014**	**40,207,984,886**

b) Trade accounts payable as related parties: Details are presented in Note VIII.3

14. Advances from customers

	30/6/2026 VND	01/01/2026 VND
Short-term		
International Industry and Trade Group Joint Stock Company	-	13,000,000,000
Nguyen Thanh Thuy	5,526,564,469	5,526,564,469
Others	349,371,359	53,053,522
Total	**5,875,935,828**	**18,579,617,991**

15. Taxes and payables to the State budget

Unit: VND

	01/01/2026	Amounts payable in the period	Amounts paid in the period	30/6/2026
a) Payables				
Personal income tax	160,196,345	1,326,122,548	1,094,471,908	391,846,985
Total	**160,196,345**	**1,326,122,548**	**1,094,471,908**	**391,846,985**
b) Receivables				
Output Value added tax	12,085,909	-	-	12,085,909
Corporate income tax	818,011,432	-	-	818,011,432
Land and housing tax	425,218,956	728,455,808	461,308,725	158,071,873
Total	**1,255,316,297**	**728,455,808**	**461,308,725**	**988,169,214**

16. Accrued expenses

	30/6/2026 VND	01/01/2026 VND
Short-term		
Survey costs	2,551,101,128	-
Interest expense	301,236,597	82,668,539
Others	974,130,036	83,933,116
Total	**3,826,467,761**	**166,601,655**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

17. Deferred revenue

	30/6/2026 VND	01/01/2026 VND
a) ***Short-term***	***2,759,206,168***	***3,308,103,219***
Deferred revenue from leases of CEO Tower	2,755,083,058	3,270,180,411
Deferred revenue from leases of Bamboo Garden Apartment Building	178,667	36,081,899
Others	3,944,443	1,840,909
b) ***Long-term***	***67,196,307,676***	***68,354,864,690***
Deferred revenue from leases of CEO Tower	67,196,307,676	68,354,864,690
Total	**69,955,513,844**	**71,662,967,909**

18. Loans and obligations under finance lease

Unit: VND

	30/6/2026	In the period		01/01/2026
		Increase	Decrease	
a) ***Short-term***	***199,998,402,762***	***336,054,919,092***	***137,340,000,000***	***1,283,483,670***
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch (1)	199,998,402,762	336,054,919,092	137,340,000,000	1,283,483,670
b) ***Long-term***	***99,633,983,151***	***43,009,547,393***	-	***56,624,435,758***
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch (2)	99,633,983,151	43,009,547,393	-	56,624,435,758
Total	**299,632,385,913**	**379,064,466,485**	**137,340,000,000**	**57,907,919,428**

c) ***Detailed explanation of the loans***

(1) Short-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch under the following contracts:

- Overdraft limit agreement 04/2025/2356339/HDTD dated November 28, 2025; Overdraft limit value: VND 199.999 billion, with the limit validity period until October 27, 2026. Purpose of the overdraft limit: To supplement working capital for business operations; This overdraft agreement is secured by a term deposit agreement with a value of VND 199.999 billion at Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch.

- Overdraft limit agreement 01/2026/2356339/HDTD dated January 21, 2026; Overdraft limit value: VND 139.024 billion, with the limit validity period until May 04, 2026. Purpose of the overdraft limit: To supplement working capital for business operations; This overdraft agreement is secured by a term deposit agreement with a value of VND 139.024 billion at Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch. The loan was fully repaid during the period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

(2) Long-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch under the following contracts:

- Credit agreement No. 01/2024/2356339/HDTD dated August 29, 2024. Credit limit: VND 99,286,000,000, with a credit limit period of 120 months starting from the day following the first disbursement date, which is September 26, 2024; including a maximum grace period of 24 months from the first disbursement date or a maximum of 3 months from the date revenue is generated from the project, whichever comes first, and a loan drawdown period of 18 months from the day following the first disbursement date. Loan purpose: to pay for legitimate and valid expenses, issue guarantees, open letters of credit (LC), and provide financing for the "Investment in the construction of CEO private primary and preschool at CC-3 and CC-5 plots, the new urban area at N1+N3 land plots in the Quoc Oai urban area, Quoc Oai district, Hanoi" project. This loan is secured by assets under the Movable Property Mortgage and Asset Rights Agreement No. 02/2024/2356339/HDTC dated August 29, 2024, and the Mortgage Agreement for Future Assets No. 01/2024/2356339/HDTC dated August 29, 2024.

- Credit Agreement No. 01/2025/2356339/HDTD dated October 31, 2025. Credit limit: VND 325,000,000,000, with a credit limit period of 144 months from the day following the first disbursement date; including a maximum grace period of 24 months from the first disbursement date, and a drawdown period of 24 months from the day following the first disbursement date. Purpose of the loan: to pay for lawful and valid expenses, issue guarantees, open letters of credit (L/Cs), and provide investment financing for the implementation of the project "Medical, Commercial, Service and Office Center at Lot CC4, New Urban Area at land plots N1+N3, Quoc Oai Urban Area, Hanoi." The loan is secured by assets under the Mortgage Agreement over Movable Assets and Property Rights No. 01/2025/2356339/HDTC dated November 11, 2025, and the Mortgage Agreement over Future-Formed Assets No. 02/2025/2356339/HDTC dated November 11, 2025.

19. Other payables

	30/6/2026 VND	01/01/2026 VND
a) Short-term	***124,536,326,432***	***124,318,580,883***
Trade union fee, Social insurance, Health insurance, Unemployment insurance	535,291,369	309,616,837
Short-term collaterals, deposits received	120,196,968,986	120,396,052,087
Deposit for house rental in CEO tower	*2,010,916,899*	*2,529,137,393*
Tran Ngoc Thao (1)	*115,756,914,694*	*115,756,914,694*
Others	*2,429,137,393*	*2,110,000,000*
Other payables	3,804,066,077	3,612,911,959
Quoc Oai Land Clearance and Compensation Board (2)	*2,361,511,922*	*2,361,511,922*
Others	*1,442,554,155*	*1,251,400,037*
b) Long-term	***8,552,179,364***	***31,437,847,259***
Long-term collaterals, deposits received	8,552,179,364	31,437,847,259
Deposit for house rental in CEO tower	*6,235,648,364*	*6,214,206,059*
Others	*2,316,531,000*	*25,223,641,200*
Total	**133,088,505,796**	**155,756,428,142**

(1) Payable under the Deposit Contract No. 252/2022/HDDC dated February 25, 2022 on the deposit for co-operation in investment, construction and trading of real estate products at the project Sonasea Residences Luxury Villas at Bai Truong Complex, Duong Bao Duong To Quarter, Phu Quoc Special Zone, An Giang Province, Vietnam and on that basis to distribute profits from business activities at the project.

(2) As compensation and support for ground clearance, must be returned to Quoc Oai District, Ha Noi Land Fund Development Center according to Official Letter No. 121/PTQD-KHTC dated August 09, 2019.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

20. Owner's equity

a) Movement in owner's equity

Unit: VND

Items	Owner's contributed capital	Share premium	Other owner's capital	Development and investment fund	Retained earnings	Total
Balance as at 01/01/2025	**5,404,064,320,000**	**(433,150,000)**	**-**	**104,978,620,895**	**684,602,778,870**	**6,193,212,569,765**
Capital increased during the previous year	270,096,430,000	-	-	-	(270,096,430,000)	-
Profit in the previous year	-	-	-	-	235,261,994,992	235,261,994,992
Appropriated Investment and Development funds	-	-	-	8,202,733,256	(8,202,733,256)	-
Appropriated Bonus and welfare funds	-	-	-	-	(16,405,466,513)	(16,405,466,513)
Other decrease	-	-	-	(921,030,109)	-	(921,030,109)
Balance as at 31/12/2025	**5,674,160,750,000**	**(433,150,000)**	**-**	**112,260,324,042**	**625,160,144,093**	**6,411,148,068,135**
Pay dividends in shares (i)	-	-	283,596,800,000	-	(283,596,800,000)	-
Profit in this period	-	-	-	-	64,594,395,311	64,594,395,311
Appropriated Bonus and welfare funds (i)	-	-	-	-	(7,000,000,000)	(7,000,000,000)
Balance as at 30/6/2026	**5,674,160,750,000**	**(433,150,000)**	**283,596,800,000**	**112,260,324,042**	**399,157,739,404**	**6,468,742,463,446**

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

(i) According to the Resolution of the 2026 Annual general shareholders' meeting No. 01/2026/NQ/CEO-DHDCD dated April 24, 2026, and the Board of Managements' Resolution No. 05/2026/NQ/CEO-HDQT dated May 13, 2026, the Company approved the implementation of a plan to issue shares to pay the 2025 dividend at a rate of 5%, corresponding to an entitlement ratio of 100:5 (shareholders holding 100 shares will receive 5 additional shares). According to Resolution No. 13/2026/NQ/CEO-HDQT dated June 18, 2026, of the Board of Managements of C.E.O Group Joint Stock Company, the total number of shares distributed was 28,359,680 shares, of which 28,359,680 shares were distributed to 67,614 shareholders; 11,123 odd shares were canceled, and the Board of management approved amending the Charter of C.E.O Group Joint Stock Company after the share issuance to pay the 2025 dividend. Accordingly, the charter capital of C.E.O Group Joint Stock Company after the issuance is VND 5,957,757,550,000. According to Decision No. 941/QD-SGDHN dated July 13, 2026, by the Hanoi Stock Exchange on the approval of shares of C.E.O Group JSC, bringing the total number of shares after the additional listing to 595,775,755 shares, with a total listed share value (at par value) of VND 5,957,757,550,000. On July 6, 2026, the company registered the 30th amendment to its Enterprise Registration Certificate. And appropriated Bonus and welfare funds pursuant to the Board of Managements' Resolution No.18A/2026/NQ/CEO-HDQT dated August 03, 2026.

- The company has completed the capital increase procedures in accordance with current laws and the capital increase plan has been approved by the General Meeting of Shareholders in the Resolution of the 2022 Annual general meeting of Shareholders No. 01/2022/NQ-DHDCD dated April 29, 2022. In which, the General Meeting approved the plan to issue shares to increase charter capital from VND 2,573,399,850,000 to VND 5,146,799,700,000, corresponding to the issuance of additional shares with a total par value of VND 2,573,399,850,000, equivalent to 257,339,985 shares.

According to Resolution No.11/2025/NQ/CEO-HDQT dated June 3, 2025, issued by the Board of Management approving the policy on adjusting the plan for using the proceeds from the charter capital issuance, the total amount allocated for investment in the Sonasea Residences Luxury Villa Project (Sonasea Residences Project) is VND 800,000,000,000. The capital increase to subsidiaries includes: VND 1,000,000,000,000 to Van Don Tourism Investment and Development Joint Stock Company, VND 200,000,000,000 to C.E.O International Company Limited, VND 200,000,000,000 to Nha Trang Investment and Development Joint Stock Company, VND 51,000,000,000 to C.E.O Construction Joint Stock Company,VND 245,000,000,000 as capital contribution to establish C.E.O Industrial Park Development Joint Stock Company; and VND 77,387,750,000 for additional working capital for business operations.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

According to Resolution No. 02/2026/NQ/CEO-HDQT dated January 10, 2026 issued by the Board of Management regarding the adjustment to the plan for the use of proceeds from the 2022 share issuance for charter capital increase, the allocated investment amount for the Sonasea Residences luxury villa project was reduced by VND 480 billion (resulting in an adjusted investment amount of VND 320 billion) and an additional VND 480 billion was allocated for capital contribution to C.E.O Industrial Park Development Joint Stock Company.

By March 26, 2026, C.E.O Group Joint Stock Company had fully utilized the proceeds of VND 2,573,387,750,000 from the offering, as follows:
- Capital investment for Sonasea Residence luxury villa project is VND 320 billion
- Capital increase in Van Don Tourism Development and Investment Joint Stock Company is VND 1,000 billion
- Capital increase in C.E.O International Company Limited is VND 200 billion
- Capital increase in Nha Trang Investment and Development Joint Stock Company is VND 200 billion
- Capital contribution for the establishment of C.E.O Industrial Park development Joint Stock Company is VND 245 billion
- Capital increase in C.E.O Construction Joint Stock Company is VND 51 billion
- Capital increase in C.E.O Industrial Park development Joint Stock Company is VND 480 billion
- Additional working capital for business operation is VND 77,387,750,000.

b) *Details of owner's equity*

	30/6/2026 VND	01/01/2026 VND
Contribution from shareholders	5,674,160,750,000	5,674,160,750,000
Total	**5,674,160,750,000**	**5,674,160,750,000**

c) *Capital transactions with owners, dividend distribution and shared profit*

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Owner's contributed capital		
Contributed at current period's opening balance	5,674,160,750,000	5,404,064,320,000
Capital contribution increase during the period	-	-
Contributed at current period's closing balance	5,674,160,750,000	5,404,064,320,000
Paid dividend, shared profit	***283,596,800,000***	-

d) *Shares*

	30/6/2026 Shares	01/01/2026 Shares
Number of shares registered for issue	567,416,075	567,416,075
Number of shares issued to the public	567,416,075	567,416,075
- Ordinary shares	*567,416,075*	*567,416,075*
Number of outstanding shares in circulation	567,416,075	567,416,075
- Ordinary shares	*567,416,075*	*567,416,075*

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

VI. Additional information for items presented in the Interim Separate Income Statement

1. Gross revenue from goods sold and services rendered

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Revenue		
Revenue from sales of goods and services rendered	64,978,041,481	45,315,123,658
Revenue from real estate business	37,045,689,497	-
Other revenue	4,214,233	1,004,904,321
Total	**102,027,945,211**	**46,320,027,979**

b) ***Revenue from related parties:*** Details are presented in Note VIII.3

2. Cost of sales

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Cost of goods sold and services rendered	48,841,579,227	32,680,389,303
Cost of real estate business	33,314,043,622	-
Total	**82,155,622,849**	**32,680,389,303**

3. Financial income

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Financial income		
Interest from bank deposits, deposits, loan receivables	28,758,332,382	38,770,406,930
Paid dividend, shared profit	41,234,049,957	-
Profit from the transfer of investment in subsidiaries.	10,284,901,092	-
Total	**80,277,283,431**	**38,770,406,930**

b) ***Financial income from related parties:*** Details are presented in Note VIII.3.

4. Financial expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Interest expense, overdraft interest	7,537,730,060	1,103,851,022
Provision for diminution in value of investments	532,199,507	3,416,817,737
Total	**8,069,929,567**	**4,520,668,759**

5. Selling expenses and general and administration expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a) Selling expenses incurred in the period	***3,299,573,856***	***2,049,566,753***
Sales staff expenses	2,578,600,997	1,931,093,306
Tools and supplies expenses	4,125,000	5,429,163

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

	External services expenses	716,847,859	113,044,284
b)	***General and administration expenses incurred in the period***	***25,264,312,751***	***20,329,963,687***
	Staff expenses	16,248,239,950	13,131,357,851
	Stationery cost	258,246,457	140,310,093
	Depreciation of fixed assets	1,232,401,057	799,968,900
	Taxes, fees and charges	675,961,559	585,633,650
	External services expenses	6,651,829,389	5,302,620,406
	Other expenses in cash	197,634,339	370,072,787
c)	***Deduction from general and administration expenses***	-	***(440,000,000)***
	Reversal of provisions for accounts receivables	-	(440,000,000)

6. Other income

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Interest incurred on late payment for apartment purchase	316,832,554	911,977,546
Other income	761,801,557	275,910,665
Total	**1,078,634,111**	**1,187,888,211**

7. Other expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Other expenses	28,419	8,011
Total	**28,419**	**8,011**

8. Production cost by nature

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Labour cost	18,826,840,947	17,366,894,645
Depreciation expenses	4,026,298,699	3,582,794,317
External services expenses	53,142,304,302	35,091,359,396
Costs of developing real estate for sale	33,314,043,622	-
Other expenses in cash	1,410,021,886	1,566,218,665
Total	**110,719,509,456**	**57,607,267,023**

9. Current corporate income tax expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Normal course of production and business		
Accounting profit before corporate income tax	67,320,251,934	26,833,779,746
Incomes exempted from corporate income tax	41,234,049,957	-
Corporate income tax non-deductible expense	589,063,227	404,717,626
Losses are carried forward and offset operations profit and loss	(26,880,433,735)	(27,238,497,372)
Corporate income tax assessable income	(205,168,531)	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

Current corporate income tax rate	20%	20%
Corporate income tax expense calculated on current taxable incomes from normal business activities (1)	-	-
Real estate business		
Accounting profit before corporate income tax	-	(132,699,061)
Losses are carried forward and offset operations profit and loss	-	132,699,061
Current corporate income tax rate	20%	20%
Corporate income tax expense calculated on current taxable incomes from Real estate business (2)	-	-
Social house business (preferential CIT rate at 10%)		
Accounting profit before corporate income tax	(2,725,856,623)	436,645,922
Corporate income tax non-deductible expense	125,571,855	6,607,403
Losses are carried forward and offset operations profit and loss	2,600,284,768	(443,253,325)
Corporate income tax assessable income	-	-
Current corporate income tax rate	10%	10%
Corporate income tax expense calculated on current taxable incomes from Social house business (3)	-	-
Adjustment of Corporate income tax expense in prior years into current Corporate income tax this period (4)	-	-
Total current corporate income tax expense (5)=(1)+(2)+(3)+(4)	-	-

10. Basic earnings per share

Basic earnings per share is not presented on these Interim Separate Financial Statements but it will be presented on the Interim Consolidated Financial Statements for the period from 01/01/2026 to 30/6/2026 of C.E.O Group Joint Stock Company under guidelines in Vietnamese Accounting Standard No. 30 - Basic earnings per share.

VII. Additional information for items presented in the Interim Separate Cash Flow Statement

		From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
1.	**Additional information for non-monetary transactions**		
	Investment property is transferred to real estate inventory	33,713,419,958	-
2.	**Non-cash transactions will affect the future Cash Flow Statement**		
	Interest receivable on loan added to principal	17,451,822,824	5,999,495,151
3.	**Actual receipt of borrowing amounts in the period**		
	Proceeds from borrowings under normal agreement	379,064,466,485	97,494,221,093
4.	**Principal amount paid in the period**		
	Payment of borrowing principal under normal agreement	137,340,000,000	79,297,928,079

VIII. Other information

1. Commitments

The Company has entered into land lease agreements with the State for the purpose of supporting its production and business operations in the localities where the Company has business establishments. Under these agreements, the Company is required to pay annual land rental fees until the expiration date of the lease terms in accordance with the prevailing regulations.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

2. Subsequent events after reporting period

On July 06, 2026, the Company completed the procedures for the 30th amendment to its Enterprise Registration Certificate, according to which the company's charter capital is VND 5,957,757,550,000 and according to Decision No. 941/QD-SGDHN dated July 13, 2026, by the Hanoi Stock Exchange regarding the approval for additional listing of shares of C.E.O Group JSC, the total number of shares after the additional listing is 595,775,755, with a total listed share value (at par value) of VND 5,957,757,550,000.

On June 30, 2026, according to Resolution No. 17/2026/NQ/CEO-HDQT of the Board of Management of C.E.O Group Joint Stock Company, it was approved to contribute capital to establish the subsidiaries Sao Khue Education Investment JSC and Viet Nam Green Sprout Education JSC.

Board of General Directors confirms that, according to Board of General Directors,apart from the above events, in all material respects, there are no unusual events arising after the balance sheet date which affects the financial position and operation of the Company that needed to be adjusted or presented on the Interim Separate Financial Statements for the period from January 01, 2026 to June 30, 2026.

3. Transactions and balances with related parties

Related parties of the Company include: Key members, individuals who are related to key members and other related parties.

a) List of related parties

Related parties	Relationship
C.E.O International Company Limited	Subsidiary
C.E.O Construction Joint Stock Company	Subsidiary
International College of Industry and Commerce	Subsidiary (No longer a subsidiary as of March 31, 2026)
Phu Quoc Investment and Development Joint Stock Company	Subsidiary
Phu Quoc Housing and Urban Development Joint Stock Company	Subsidiary
C.E.O Design Consultancy One Member Limited Liability Company	Subsidiary
C.E.O Hospitality Limited Liability Company	Subsidiary
C.E.O Industrial park development Joint Stock Company	Subsidiary
Van Don Tourism Development and Investment Joint Stock Company	Subsidiary
Nha Trang Investment and Development Joint Stock Company	Subsidiary
C.E.O Travel Joint Stock Company	Subsidiary of C.E.O Hospitality Limited Liability Company
Green Phu Quoc Limited Liability Company	Subsidiary of C.E.O Hospitality Limited Liability Company
C.E.O Phu Quoc Construction One Member Limited Company	Subsidiary of C.E.O Construction Joint Stock Company
Phu Kien Phu Quoc One Member Limited Liability Company	Subsidiary of Phu Quoc Investment and Development Joint Stock Company
Phu Quoc Royal Investment and Development Joint Stock Company	Subsidiary of Phu Quoc Investment and Development Joint Stock Company
Happy Family Tour and Services One Member Limited Liability Company	Subsidiary of C.E.O Travel Joint Stock Company
C.E.O Van Don Construction One Member Limited Liability Company	Subsidiary of C.E.O Construction Joint Stock Company

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

Happy Family Tour and Services Van Don Limited Liability Company	Subsidiary of C.E.O Travel Joint Stock Company
Mr. Doan Van Binh	Chairman of the Board of Management
Mr. Doan Van Minh	Member of the Board of Management
Mr. Tran Trung Ket	Member of the Board of Management General Director (Appointed from 26/6/2026)
Ms. Vu Thi Lan Anh	Member of the Board of Management (Dismissed from 08/5/2025); Deputy General Director (Dismissed from 01/4/2025)
Mr. Doan Duc Anh	Member of the Board of Management
Mr. Nguyen Van Dong	Independent Member of the Board of Management
Mr. Cao Van Kien	General Director (Dismissed from 26/6/2026) Deputy General Director (Appointed from 26/6/2026)
Mr. Ta Van To	Deputy General Director
Mr. Tran Dao Duc	Deputy General Director
Ms. Do Phuong Anh	Deputy General Director
Ms. Do Thi Thom	Deputy General Director
Mr. Doan Tien Trung	Related person to Deputy General Director
Ms. Thai Thi Tuoi	Chief accountant
Ms. Tran Thi Thuy Linh	Head of Board of Supervisors
Mr. Bui Duc Thuyen	Member of Board of Supervisors
Ms. Nguyen Thu Phuong	Member of Board of Supervisors

b) During the period, the Company has entered into its significant transactions with related parties as follows:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Purchase		
C.E.O Construction Joint Stock Company	90,887,127,157	13,550,562,731
Van Don Tourism Development and Investment Joint Stock Company	135,065,319	18,425,924
C.E.O Travel Joint Stock Company	5,334,594,701	966,053,374
C.E.O Hospitality Limited Liability Company	8,731,897,861	7,637,173,228
C.E.O Design Consultancy One Member Limited Liability Company	-	1,003,018,200
Phu Kien Phu Quoc One Member Limited Liability Company	220,573,769	231,402,513
C.E.O Phu Quoc Construction One Member Limited Company	-	8,877,713,408
Phu Quoc Investment and Development Joint Stock Company	-	76,792,745
Sales		
C.E.O Construction Joint Stock Company	953,869,882	4,475,294,747
C.E.O International Company Limited	18,364,164,270	166,473,520
C.E.O Hospitality Limited Liability Company	389,819,398	397,887,415
Phu Kien Phu Quoc One Member Limited Liability Company	1,755,117,499	1,613,439,131

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

Van Don Tourism Development and Investment Joint Stock Company	4,323,859,614	7,440,009,140
C.E.O Van Don Construction One Member Limited Liability Company	253,452,210	2,164,972,193
Phu Quoc Housing and Urban Development Joint Stock Company	313,668,528	313,640,778
C.E.O Design Consultancy One Member Limited Liability Company	368,989,469	383,800,354
Phu Quoc Investment and Development Joint Stock Company	173,397,520	963,140,048
Phu Quoc Royal Investment and Development Joint Stock Company	1,097,939,651	-
Nha Trang Investment and Development Joint Stock Company	7,454,944,523	-
Lending		
Phu Quoc Investment and Development Joint Stock Company	131,600,000,000	51,597,155,068
Phu Kien Phu Quoc One Member Limited Liability Company	10,000,000,000	99,102,340,083
Van Don Tourism Development and Investment Joint Stock Company	16,000,000,000	-
Recovered from lending		
Phu Quoc Investment and Development Joint Stock Company	78,500,000,000	-
Phu Kien Phu Quoc One Member Limited Liability Company	13,200,000,000	28,500,000,000
Lending interest		
Phu Quoc Investment and Development Joint Stock Company	4,774,809,717	6,698,439,522
Phu Kien Phu Quoc One Member Limited Liability Company	12,070,670,891	10,642,289,013
Van Don Tourism Development and Investment Joint Stock Company	414,246,575	-
Dividend shared profit		
Van Don Tourism Development and Investment Joint Stock	33,500,000,000	-
C.E.O Hospitality Limited Liability Company	7,734,049,957	-
Capital contribution to subsidiaries		
C.E.O Industrial park development Joint Stock Company	481,140,000,000	50,500,000,000
Nha Trang Investment and Development Joint StockCompany	-	19,999,000,000
C.E.O International Company Limited	50,000,000,000	-
Divestment of subsidiary		
International College of Industry and Commerce	176,900,000,000	-

c) ***Balances with related parties***

	30/6/2026 VND	01/01/2026 VND
Trade receivables		
Van Don Tourism Development and Investment Joint Stock Company	22,916,196,344	18,527,349,243
Phu Quoc Housing and Urban Development Joint Stock Company	777,136,695	432,101,315
C.E.O Construction Joint Stock Company	1,262,156,888	452,903,870
Phu Kien Phu Quoc One Member Limited Liability Company	121,914,072	513,990,800
C.E.O Design Consultancy One Member Limited Liability Company	613,309,286	207,883,987
C.E.O Hospitality Limited Liability Company	555,262,540	129,600,000
C.E.O Van Don Construction One Member Limited Liability Company	278,797,431	-
C.E.O International Company Limited	17,728,702,866	72,626,687
Nha Trang Investment and Development Joint Stock Company	1,035,212,178	3,702,215,631
Phu Quoc Investment and Development Joint Stock Company	384,799,874	1,687,309,283
Phu Quoc Royal Investment and Development Joint Stock Company	620,535,125	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

Advances to suppliers		
C.E.O Construction Joint Stock Company	-	31,112,446,225
C.E.O Design Consultancy One Member Limited Liability Company	1,790,136,203	1,571,544,203
C.E.O Phu Quoc Construction One Member Limited Company	31,301,946,760	29,310,161,137
Loans, Lending interest		
Phu Quoc Investment and Development Joint Stock Company	177,019,641,171	119,144,831,455
Phu Kien Phu Quoc One Member Limited Liability Company	348,460,691,451	339,590,020,560
Van Don Tourism Development and Investment Joint Stock Company	16,414,246,575	-
Other receivables		
Van Don Tourism Development and Investment Joint Stock Company	33,500,000,000	5,270,996
C.E.O Hospitality Limited Liability Company	58,894,875	-
C.E.O Construction Joint Stock Company	174,011,753	-
C.E.O Travel Joint Stock Company	14,175,000	14,175,000
C.E.O Phu Quoc Construction One Member Limited Company	16,014,863	-
C.E.O Van Don Construction One Member Limited Liability Company	28,088,326	-
C.E.O Industrial park development Joint Stock Company	27,182,248	-
Trade payables		
C.E.O Travel Joint Stock Company	1,860,482,900	1,228,540,400
C.E.O Hospitality Limited Liability Company	7,830,423,793	10,807,735,093
Phu Kien Phu Quoc One Member Limited Liability Company	118,922,540	33,250,000
Van Don Tourism Development and Investment Joint Stock Company	74,900,000	86,100,000
C.E.O Construction Joint Stock Company	17,830,904,488	-

d) Details of the income, remuneration of key management members in the period as follows:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Income of key members	5,286,904,419	3,742,536,472
Remuneration of the members of the Board of Supervisors	60,000,000	60,000,000
Total (*)	**5,346,904,419**	**3,802,536,472**

(*) Details of the income, remuneration of key management members in the period as follows:

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
1. Income of Board of General Directors	**3,332,996,977**	**2,419,456,969**
Mr. Cao Van Kien	1,307,433,134	477,339,043
Mr. Tran Trung Ket	90,461,539	-
Mr. Ta Van To	241,632,055	193,213,647
Ms. Do Phuong Anh	249,099,437	175,048,550
Ms. Vu Thi Lan Anh	-	424,452,353
Mr. Tran Dao Duc	594,378,132	666,491,618
Ms. Do Thi Thom	849,992,680	482,911,758

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS *(continued)*

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

2. Income of Members of the Board of Directors and the Chief Accountant	**1,953,907,442**	**1,323,079,503**
Mr. Doan Van Binh	1,362,705,099	1,043,571,037
Mr. Doan Van Minh	42,000,000	42,000,000
Mr. Tran Trung Ket	42,000,000	42,000,000
Mr. Nguyen Van Dong	42,000,000	42,000,000
Mr. Doan Duc Anh	42,000,000	14,000,000
Ms. Thai Thi Tuoi	423,202,343	139,508,466
3. Remuneration of the members of Board of Supervisors	**60,000,000**	**60,000,000**
Ms. Tran Thi Thuy Linh	24,000,000	24,000,000
Mr. Bui Duc Thuyen	18,000,000	18,000,000
Ms. Nguyen Thu Phuong	18,000,000	18,000,000

4. Comparative information

Comporative figures are the figures of the audited and reviewed Separate Financial Statements for the fiscal year ended December 31, 2025 and Interim Separate Financial Statements for the period from January 01, 2025 to June 30, 2025 of C.E.O Group Joint Stock Company by Vietnam Auditing and Evaluation Co., Ltd.

As presented in Note III.3, from January 01, 2026, the Company has applied Circular No. 99. Accordingly, certain prior-period figures have been restated to ensure comparability with the current period's figures, specifically as follows:

Separate Statement of Financial Position as at 01/01/2026

Items	Reported amount VND	Restatement VND	Amount after restatement VND
Cash equivalents	130,934,314,155	354,414,813	131,288,728,968
Short-term held-to-maturity investments	624,726,003,009	392,124,634,823	1,016,850,637,832
Short-term loan receivables	369,179,768,289	(369,179,768,289)	-
Other short-term receivables	666,388,025,555	(23,299,281,347)	643,088,744,208
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

Interim Separate Cash Flows Statement for the period from 01/01/2025 to 30/6/2025

Items	Reported amount VND	Restatement VND	Amount after restatement VND
Gains/(losses) from investing and financing activities	(38,770,406,930)	9,234,151	(38,761,172,779)
Interest earned, dividends and profits received	21,358,088,821	(9,234,151)	21,348,854,670

Approved, August 26, 2026
C.E.O GROUP JOINT STOCK COMPANY

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