



AGENDA
OF THE 2024 ANNUAL GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT
JOINT STOCK COMPANY

Time : 13h30 – Tuesday, April 23, 2024

Location : Sapphire Ballroom Lobby, Floor 2, Lotte Hotel Saigon

2A - 4A Ton Duc Thang, Ben Nghe Ward, District 1, Ho Chi Minh City

Time	Description
13h00 – 13h30	Reception
13h30 – 13h45	Report the result of the eligibility verification of Shareholders attending and the validity of Annual General Meeting (AGM)
	Opening speech of AGM
	Elect the Chairman, Secretary and Vote Counting Committee
	Approve the AGM agenda, regulation on operation, vote and elect supplement members of Supervisory Board at the AGM
13h45 – 14h50	(1) Report on activities of the Board of Directors (BOD) in 2023
	(2) Report on business performance in 2023
	(3) Submission of business plan in 2024
	(4) Submission of profit distribution and provision plan in 2023
	(5) Submission of shares issuance plan to pay dividends
	(6) Report on performance and appraisal of the Supervisory Board in 2023
	(7) Submission of 2023 audited financial statements
	(8) Submission of audit companies list for 2024 financial statements
	(9) Submission of stock issuance plan under the Company Employee Stock Option Plan
	(10) Report on remuneration payments for the BOD and Supervisory Board in 2023 and proposed remuneration for 2024
	(11) Submission of dismissal of the Supervisory Board members for the term 2022 - 2027
	(12) Additional election of the Supervisory Board members for the term 2022 - 2027
14h50 – 15h05	Discussion
15h05 – 15h15	Voting
15h15 – 15h45	Break and conduct counting votes
15h45 – 16h00	Report the voting result
	Approval of Minutes of the 2024 Annual General Meeting of Shareholders
	Closing of the AGM

REPORT ON ACTIVITIES OF THE BOARD OF DIRECTORS IN 2023

To: GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY

Based on the functions and tasks of the Board of Directors (“**BOD**”) as stipulated in the Enterprise Law and the Charter of Khang Dien House Trading and Investment Joint Stock Company (“**Company**”), The BOD would like to report to the General Meeting of Shareholders (“**GMS**”) on the BOD’s activities in 2023 and orientation plans for 2024, as follows:

I. BUSINESS OPERATIONS IN 2023

1.1. Members and structure of the BOD

As of December 31, 2023, the Company’s BOD has 05 members, including 01 independent member, 03 non-executive members and 01 executive member.

1.2. Meetings of the BOD

In corporate governance in 2023, the Board of Directors has always closely followed the Company’s operations, oriented the Company’s activities in accordance with the policies and plans approved by the General Meeting of Shareholders, and had many important and effective solutions. During the year, the BOD conducted 27 meetings and issued 27 Decisions on strategic matters of the Company.

1.3. Report on the Company governance situation

2023 continues to be a difficult year for real estate businesses. In the spirit of complying with the provisions of law and the Company’s Charter, the Board of Directors has carried out corporate governance, orientation, and development strategy carefully while still ensuring flexibility in order to respond to market fluctuations, keeping the Company’s operations stable.

In 2023, the Company has fully implemented regulations on corporate governance, reported on the management situation for the first 6 months of the year and reported for the whole year 2023 in accordance with regulations. This content is posted on the Company’s website at: www.khangdien.com.vn and publicly disclosed in accordance with regulations.

1.4. Remuneration, operating expenses and other benefits of the Board of Directors

In 2023, the total remuneration paid by the Company to members and secretaries of the Board of Directors is 480,000,000 VND. The remuneration and bonuses of each member of the Board of Directors are shown in the Notes to the audited 2023 Financial Statements and have been posted on the Company’s website.

II. APPRAISAL OF THE BOD ON THE COMPANY’S ASPECTS OF OPERATION

In 2023, the real estate industry was faced with many difficulties, with a gloomy market, limited supply, and low liquidity.

In that context, the Company has made efforts to overcome difficulties and challenges from the market, been steadfast in its goal of sustainable development, based on a transparent legal basis and safe financial structure established over many years, along with the determination of the entire Board of Management and Employees, the Company has implemented appropriate plans to ensure stable business operations and still achieve positive results.

2.1 Performance evaluation in 2023

2.1.1. Revenue and profit of Company:

The Company's net revenue in 2023 was 2.088 billion VND, profit after tax was 716 billion VND, reaching 72% of the plan. In the context of a volatile real estate market, this level of completion was an encouraging result, demonstrating the best efforts, consensus and determination of the entire Company.

2.1.2. Financial position:

The Company has always maintained and stabilized a safe financial structure with a debt/equity ratio always less than 1. The Company Shareholders' equity in 2023 has reached 15,523 billion VND, accounting for 59% of total capital, which is the main source of capital in forming the Company's assets.

2.1.3. Product lines of Company:

In November 2023, the Company successfully launched The Privia high-rise project with 1,043 apartments in An Lac ward, Binh Tan district, marking the Company's new project development step in the southwest area of the City. In the difficult situation of the real estate market, the customer's receipt of The Privia project shows the strong attraction and credibility of the Khang Dien brand, strengthening the Company's confidence in bringing practical values to customers based on a transparent legal basis, quality products and dedicated services.

In addition, in the past year, the Company cooperated with Keppel Group (Singapore) to develop two projects in Binh Trung Dong ward, Thu Duc city, serving business plans in the near future.

2.2 Environmental and social responsibility of corporate

During 23 years of establishment and development, Khang Dien has always appreciated the values of business ethics and community sharing. The company has always actively participated in sponsoring charity movements, health and education support programs, and social security funds in many localities.

In 2023, the Company contributed to volunteer activities through the Vietnam Red Cross, Vietnam Fatherland Front, Vietnam Fatherland Front in Ho Chi Minh City and provinces, Vietnam Fatherland Front of districts such as contributing to the Fund for the Poor, the Fund for the homeland's sea and islands - For the frontline of the Fatherland; supporting the construction of charity houses; giving gifts to difficult situations; supporting care costs for disabled children in difficult situation; supporting the Green Summer volunteer campaign; supporting the Tet gift program for children, poor households, and households in particularly difficult circumstances; sponsoring thousands of humanitarian eye surgeries, with an amount of more than 25 billion VND used from the Bonus Fund of the Board of Directors, Executive Board and Bonus - Welfare Fund of the Company.

In particular, in the past year, the Company carried out many funding activities for landscape improvement projects, construction and embellishment of parks and riverbanks, and environmental beautification at many locations in Thu Duc City such as the Thu Thiem area along the Saigon River, Vo Chi Cong Street..., actively contributed to the creation of green, clean, beautiful spaces for people, contributing to the overall development of the city with a total budget of about 30 billion VND.

Regarding environmental matter, the Company understands that awareness and implementation of environmental protection in business activities will contribute to the sustainable development of the community and society. Accordingly, in project development activities, the Company has focused on design plans to ensure balance and

harmony between construction density and green space area in the overall project to provide residents with a fresh and close to nature living environment. At the same time, the Company has always complied with environmental laws, set clear standards for selecting construction companies with effective and economical use of resources as well as ensuring the construction process minimizes impacts on the environment.

It can be said that, in parallel with business activities, the high attention and active implementation of corporate responsibility for the environment and society are always indispensable parts of the Company's sustainable development.

2.3 Evaluation of the BOD on activities of the Board of General Directors of Company ("BoGD")

- In the context of the real estate market facing many difficulties and fluctuations, the BoGD has made many efforts in effectively implementing the orientations and policies of the Board of Directors, promptly directing and well implementing strategic business activities during the year; and at the same time arranging and consolidating human resources work to ensure the stable operation of the Company as well as promote business performance.
- The BOD highly appreciates the spirit of solidarity, effort and enthusiasm of the BoGD and expects the BoGD to continue to maintain and promote strengths, bring high operational efficiency and enhance the value of the Khang Dien brand on the market.

2.4 Activities of the independent members of the BOD and evaluation results of the independent members of the BOD's activities

2.4.1. Evaluation of the BOD's meetings

- During the past year, the BOD conducted 27 meetings, the meetings were carried out in accordance with the order, legal regulations and the Company's Charter. Members fully participated in meetings, contributed opinions, and decided on issues in accordance with the policies and plans approved by the General Meeting of Shareholders.
- Necessary information and documents before the meetings have been fully prepared and sent so that members of the BOD can prepare, discuss and vote. Thereby, the issues at the BOD meeting were discussed and positively argued, and the meeting results were unanimously approved by the majority of BOD members.

2.4.2. Evaluation of the BOD's activities

- The members of the BOD, with clearly defined roles and tasks, along with thorough understanding and close direction during operations, have made strategic and optimal decisions for the Company.
- The BOD has always closely monitored the operating activities of the BoGD to promptly orient all activities of the Company in accordance with the policies and plans approved by the General Meeting of Shareholders.
- The BOD has always shown high spirit and responsibility, following operating regulations, the Company's Charter and current legal regulations.

2.4.3. Evaluation of the BOD's supervision activities for the BoGD

- The BOD has successfully completed the supervision for the BoGD through evaluating and providing professional opinions on the BoGD's operational plans.
- The BOD has always accompanied the BoGD in governance so that the Company's activities have both ensured compliance with legal regulations and ensured efficiency and transparency.

2.5 Activities of Internal Audit (“IA”)

The IA has actively implemented many activities to help the BOD perform the function of supervising the issues related to governance at the Company, including:

- Deploy work in accordance to functions and tasks specified in the Company’s Internal Audit Regulations.
- Monitor the results of inspection of compliance with the Company’s internal processes, recommend measures to improve the Company’s internal process system.
- Monitor, urge and check the results of implementing post-audit recommendations.
- Report to the BOD on the activities of the IA, IA results and recommendations of the IA.
- Assess risks, prepare and submit to the BOD for approval the 2024 IA Plan.

In addition, members of the IA have regularly accumulated experience, self-trained, and updated relevant legal documents and regulations to improve professional capacity.

III. SUPERVISION RESULTS OF THE GENERAL DIRECTOR AND OTHER EXECUTIVES

- There has been better and closer coordination between the BoGD and other Executives, thereby, each member of the BoGD and other Executives further affirms their role in operating the Company’s apparatus more effectively.
- The BoGD and other Executives proactively made appropriate decisions that brought high efficiency, eliminated risks and increased benefits for the Company.
- Decisions of the General Director and other Executives always complied with the Resolutions of the BOD, the Company’s Charter and the provisions of law.

IV. REPORT ON TRANSACTIONS OF BOD’S MEMBERS AND RELATED PERSONS OF BOD’S MEMBERS

Transactions of BOD’s members

In 2023, there was no transactions occurring between the Company, its subsidiaries, companies controlled by the Company with over 50% of charter capital or more and members of the BOD and transactions between the Company and a company in which a member of the Board of Directors serves as a founding member or business manager during the most recent three (03) years prior to the transaction date (except for salaries and bonuses shown in the Notes to the audited 2023 Financial Statements).

Transactions of related persons of BOD’s members

Transactions between related persons of BOD’s members and the Company: None occurred.
 Transactions between related persons of BOD’s members and subsidiaries and companies controlled by the Company with more than 50% of charter capital: The occurred transactions have been listed in the 2023 management report and announced on the Company’s website at: www.khangdien.com.vn.

V. PLANS AND ORIENTATION OF THE BOD IN 2024

Overcoming the difficult year of 2023, with the goal of stable and sustainable development, the Board of Directors sets out plans and orientations for 2024 as follows:

- Continue to build a transparent and solid legal basis as the core for all activities of the Company, aiming for sustainable, long-term development.
- Promote cooperation, joint venture and association activities with suitable and reputable partners in domestic as well as abroad to develop projects; diversify forms of cooperation in appropriate

to market conditions and situation; effectively utilize all available resources to increase project value and maximize profits for the Company.

- Strictly control the financial plan for each project; ensure optimization in arranging, mobilizing and allocating resources to implement the project; build an appropriate capital structure to ensure access and effective use of capital sources.
- Continue to complete compensation, site clearance, complete legal procedures of existing projects in Ho Chi Minh City, prepare for construction and business implementation in the following years. Focus on developing products such as apartments and low-rise houses, with the orientation that this will still be the main product line that brings revenue in the coming time; Plan to exploit the potential of existing industrial park land bank effectively.
- Focus on cash flow management at the Company; always maintain optimal capital structure and debt ratio within a safe level to ensure financial autonomy and not be affected by market fluctuations. Continue to review and streamline the apparatus, consolidate the system, improve processes and improve management quality; focus on training and developing succeeding human resources to meet the upcoming development period.

This is the entire content of the Report on activities of the BOD in 2023, respectfully submitted to the GMS for consideration and approval./.

**ON BEHALF OF
THE BOARD OF DIRECTORS
Chairwoman**

(Signed and sealed)

MAI TRAN THANH TRANG

Recipients:

- *As above;*
- *Archive: File GMS 2024*



REPORT ON BUSINESS ACTIVITIES IN 2023

To: **GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

The Board of General Director (“**BoGD**”) would like to report to the General Meeting of Shareholders (“**GMS**”) on the business activities of Khang Dien House Trading and Investment Joint Stock Company (“**Company**” or “**Khang Dien Company**”) in 2023 as follows:

1. Report and evaluation of business activities

1.1. General business situation

2023 is a year of many difficulties for the real estate industry, limited product supply, low liquidity... In that context, Khang Dien Company has made efforts to overcome difficulties from the market, been steadfast in its business goals based on a transparent legal basis and safe financial structure and has achieved the following outstanding operational results:

- + **Promote sales of remaining products of The Classia townhouse project in Thu Duc City.**
The Classia project includes 176 garden townhouses that have completed construction and have handed over houses and pink books to residents from 2022.
In 2023, the Company continues to accelerate sales of remaining products. As a result, by the end of 2023, the project has sold 95% of the products. This is a great success in a context where the real estate market is still facing many difficulties.
- + **The Privia apartment project was officially introduced and launched successfully at the end of 2023, receiving positive feedback from customers and the real estate market.**
The Privia is an apartment project located on the An Duong Vuong Street frontage, Binh Tan District with a scale of 1,043 apartments, built in a youthful, modern style in an existing, bustling residential area. The project was launched in the fourth quarter of 2023 with all legal documents for sale including: Construction permit, Land use rights certificate, Sales permit, Bank guarantee, along with positive construction progress with 2 towers topped out. Within just 3 months from the opening date, The Privia has sold out 100% of the apartments, entering the completion phase, expected to hand over the apartments to customers in the fourth quarter of 2024. This is an impressive business result that confirms the success of a brand that meets all the following factors: legal transparency, quality products and on schedule as committed. Besides to business results, The Privia Project was also recognized by experts with 2 prestigious awards: "Best Mid End apartment project in Ho Chi Minh City" and "Apartment project with best interior design" at the PropertyGuru Vietnam Property Awards 2022. In addition, The Privia has applied EDGE certification (resource-efficient building assessment system), proven Khang Dien Company's focusing on its responsibility to protect the environment and create a clean, green living environment for the community.
- + **Implementing two housing projects with a scale of 6 hectares and 5.8 hectares in Binh Trung Dong Ward, Thu Duc City, Ho Chi Minh City in the quarter IV of 2023, in cooperation with Keppel Group (Singapore).**
With the companionship of Keppel Group (Singapore), two housing projects with a scale of 6 hectares and a scale of 5.8 hectares in Binh Trung Dong ward, Thu Duc City, Ho Chi Minh City have been granted construction permits, officially starting in the quarter IV of 2023. These two projects will provide the market with townhouses, villas and apartments.

- + The Company continues to focus on land compensation, clearance, and completion of legal procedures to implement existing projects.

1.2. Business plan implementing situation

Unit: Billion VND

INDICATOR	PLAN IN 2023	IMPLEMENTATION IN 2023	COMPLETION
Net revenue	3.100	2.088	67%
Profit after tax	1.000	716	72%

With the general difficulties of the economy, the real estate market in 2023 was faced with a quiet state and with low liquidity. This has caused many difficulties and challenges for real estate businesses in general as well as Khang Dien Company in particular in implementing the Company's business plan. Maintaining core values: Transparency - Quality - Sustainability, the Company has maintained stable operations and achieved results. By the end of the year, total net revenue reached 2,088 billion VND, accounting for 67% completion of the plan and profit after tax reached 716 billion VND, accounting for 72% completion of the plan set by the GMS.

Unit: Billion VND

INDICATOR	2022	2023	COMPARISON BETWEEN 2023 AND 2022	
			INCREASE / DECREASE	%
Net revenue	2.912	2.088	(824)	-28%
Profit before tax	1.410	1.069	(341)	-24%
Profit after tax	1.103	716	(387)	-35%

- **Revenue:** Total net revenue reached 2.088 billion VND, a decrease of 28% compared to the previous year in the context of many difficulties in the real estate market affecting sales implementation.
- **Profit:** Profit after tax reached 716 billion VND. This business result was largely contributed from The Classia project - a project that has received many positive feedbacks from customers. At the end of 2023, The Privia project launched and achieved encouraging results with 100% sales of the entire project after only 3 months. Currently, the project has completed the topping out phase, is currently in the completion phase and is expected to be handed over to customers in the fourth quarter of 2024. At that time, the business results of the project will be reflected in the Company's 2024 operating results.

2. Report and evaluation of financial activities

- 2.1. **Assets:** The scale of assets has continued to increase until the end of 2023, the Company's total assets reached 26.481 billion VND, an increase of 23% over the same period last year. Contribution to this increase mainly came from items: cash and cash equivalents and inventory. Details of asset structure changes are as follows:

Unit: Billion VND

INDICATOR	2022	2023	Proportion	COMPARISON BETWEEN 2023 AND 2022	
				INCREASE / DECREASE	%
Cash and cash equivalents	2,753	3,729	14%	976	35%
Receivables	5,208	1,831	7%	(3,377)	-65%
Inventory	12,453	18,787	71%	6,334	51%
Non-current assets	1,033	1,744	7%	711	69%
Other assets	92	390	1%	298	324%
TOTAL ASSETS	21,539	26,481	100%	4,942	23%

- **Cash and cash equivalents:** Continued to increase in 2023. Specifically, by the end of 2023, cash and cash equivalents reached 3,729 billion VND, an increase of 35% compared to 2022, accounting for 14% of the asset structure. The cash balance at the end of the year was maintained at a relatively high level to ensure liquidity and promptly serve compensation and site clearance to expand the Company's land bank.
- **Receivables:** Decrease of 3,377 billion VND mainly due to the company completing the transfer of land use rights according to the compensation schedule to carry forward the increase in inventory value during the year.
- **Inventory:** By December 31, 2023, inventory reached 18,787 billion VND, an increase of 6,334 billion VND, equivalent to 51% over the same period last year, accounting for 71% of total assets. The value of this item increased mainly due to recognition from ongoing construction and site clearance projects such as: The Privia apartment project, Binh Trung project cluster, Tan Tao project, 11A project, etc.

In terms of total asset structure, inventory, cash and receivables account for 92% of total assets. This structure is completely consistent with the characteristics of the real estate business industry, showing the Company's balance, reasonableness and safety.

- 2.2. Equity:** Corresponding to the increase in total assets, the company's total capital by the end of 2023 reached 26,481 billion VND, an increase of 4,942 billion VND, equivalent to 23% over the same period last year. The capital structure has changed in the direction of increasing the proportion of short-term debt and reducing the proportion of long-term debt; Equity still accounts for the largest proportion of 59% of total capital.

INDICATOR	2022	2023	Proportion	COMPARISON BETWEEN 2023 AND 2022	
				INCREASE / DECREASE	%
Current liabilities	3,503	5,346	20%	1,843	53%
Non-current liabilities	6,242	5,612	21%	(630)	-10%
Owner's equity	11,794	15,523	59%	3,729	32%
TOTAL EQUITY	21,539	26,481	100%	4,942	23%

- **Liabilities:**
 - **Current liabilities:** valued at 5,346 billion VND, an increase of 1,843 billion VND compared to the previous year. This increase was mainly due to an increase in the item Trade payables because The Privia project was launched for sales at the end of 2023. This item will be transferred to recognize project revenue when construction is completed and the apartments are handed over to the customer.
 - **Non-current liabilities:** valued at 5,612 billion VND, a decrease of 630 billion VND, equivalent to a decrease of 10% compared to the previous year. The proportion of non-current liabilities decreased from 29% to 21%, showing that the Company's policy is to reduce liabilities in potentially risky market conditions while still ensuring the Company's growth and sustainable development goals.
- **Shareholders' equity:** Equity reached 15,523 billion VND, an increase of 3,729 billion VND, equivalent to 32% over the same period to continue to meet the Company's development and expansion needs. This increase was mainly contributed from: profits achieved in 2023 along with a capital increase due to issuing shares to employees. With a proportion of 59% of total capital, equity has become the main source of capital in forming the company's total assets. This shows that the Company's orientation is always towards a safe capital structure and high financial autonomy.

2.3. Financial criteria:

CRITERIA	2022	2023
LIQUIDITY		
Short-term liquidity ratio	5.85	4.63
Long-term liquidity ratio	2.30	1.11
CAPITAL STRUCTURE		
Debt to total assets ratio	0.45	0.41
Debt to equity ratio	0.83	0.71
ACTIVITY RATIOS		
Inventory turnover	0.12	0.03
Receivables turnover	0.56	1.14
Net revenue to total assets	14%	8%
EARNING POWER		
Return on Sales ratio (ROS)	38%	34%
Return on Assets ratio (ROA)	5%	3%
Return on Equity ratio (ROE)	9%	5%

- **Liquidity:** decreased due to increase in inventory value in preparation for deployment, investment, and construction of projects serving business plans for the following years. This is still the safety factor level in the industry and the Company still proactively maintains the amount of cash and cash equivalents at a reasonable level with a value of 3,729 billion VND, an increase of 35% compared to 2022 to ensure liquidity, ready to meet due payment needs.
- **Capital structure:** The debt ratio has decreased compared to the same period last year, showing that the Company tends to reduce dependence on loan capital during a market period with many potential risks. The debt to total asset ratio has been maintained below 0.5 and the debt to equity ratio has always been below 1 to ensure the goal of a safe financial structure and financial autonomy.
- **Activity ratios:** decreased, because the value of inventory increased while revenue and cost of goods sold decreased. In the past year's quiet market conditions, the sales implementation of real estate

businesses was affected, a decrease in revenue and cost of goods sold was inevitable. At the same time, the Company also strengthened compensation and site clearance to create land funds to increase the value of inventory to prepare for implementing existing projects to create resources for the following years. In parallel with the positive sales results of The Privia project at the end of 2023, this indicator will be improved when the project handover is expected at the end of 2024.

- *Earning power*: Since the beginning of the year, the Company has focused on cost optimization goals to ensure the profitability of existing projects. Specifically, the profit after tax coefficient/net revenue (ROS) reached 34%; Profit after tax/Total assets (ROA) and profit after tax/equity (ROE) reached 3% and 5%, respectively. These indexes decreased slightly compared to the previous year, due to the continuing difficulties of the real estate market in the past year, causing profits to not meet the set plan. While equity and total assets increased compared to the previous year to create business resources for the following years. These indicators will improve when the market has positive changes and prosperity in the coming years.

Summing up 2023, the low liquidity market situation has affected the business activities of enterprises, however, with a complete legal basis, solid financial structure, quality products, and dedicated service, the company still achieved a profit after tax of more than 700 billion VND, liquidity targets were within safe limits, ensuring sustainable development goals and optimizing the benefits of shareholders.

3. Report on improvements in organizational structure and management policies

In 2023, the Executive Board has continued to implement management solutions appropriate to the new situation, specifically as follows:

- **Strengthen management policies to control operational risks**
 - Strengthen the role of inspection and control, and regularly coordinate with departments to review current processes and regulations to promptly adjust them to suit the actual implementation situation and comply with legal regulations, ensuring that the Company operates smoothly and effectively.
 - Focus on the role of internal control, helping to identify and prevent occurring risks.
 - Promote cost optimization while maximizing business operations while maintaining and improving customer satisfaction.
 - Actively coordinate and make work plans to prepare for the implementation of new projects in 2024.
- **Improve staff knowledge and capacity and build a healthy working environment**
 - Building a positive and friendly working environment is one of the important factors. Because this is the factor that affects the productivity and quality of work of employees. Therefore, the Executive Board has paid great attention to creating an ideal working environment, providing additional motivation to help employees maximize their own abilities and complete assigned tasks well.
 - In addition, in 2023, the Company has implemented extracurricular activity programs for employees at Riverfront Park in Thu Duc City, travel and volunteer trips... to increase connection and solidarity between departments as well as spread positive energy and promote work motivation for all Company employees.
 - Appreciate the role of on-the-job training, learning from the experiences of predecessors to improve professional knowledge from management to employees to make work more effective.
- **Continue to improve sales strategies appropriate to each stage**
 - Expand the system of professional, credible and experienced distribution agents in the market to introduce products to customers. Develop official marketing communication channels,

communication on electronic platforms and social networks to increase brand awareness and reach customers.

- Understand and capture customer information, classify customers to deploy effective and appropriate sales strategies.
- The most important sales strategy is the quality of after-sales service and customer care. Therefore, the Company has always focused on after-sales policy, listening to customers' opinions to increasingly improve products and services to maintain long-term loyal customers, thereby increasing the number of customers from the referrals of these potential customers.
- Develop effective financial support programs, suitable for customers' income and cash flow as well as support customers with reasonable financial plans to easily own a home to settle down. Actively cooperate with many credible domestic and foreign banks to increase choices for customers, and affirm the credibility of the Investor.

This is the entire content of the Report on Business activities of the BoGD in 2023.

Respectfully submitted to the GMS for consideration and approval./.

GENERAL DIRECTOR

(Signed and sealed)

VUONG VAN MINH



SUBMISSION OF BUSINESS PLAN IN 2024

TO THE GENERAL MEETING OF SHAREHOLDERS KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY

The Board of General Director (“**BoGD**”) would like to submit to the General Meeting of Shareholders (“**GMS**”) on the Submission of business plan in 2024 of Khang Dien House Trading and Investment Joint Stock Company (“**Company**” or “**Khang Dien Company**”) as follows:

1. General orientation:

- In 2024, the Company continues to set the target of stable and effective business operations as its key tasks and will deploy business strategies appropriate to the specific market situation as follows:
 - Completing construction, handing over houses and issuing pink books to residents at The Privia apartment project in Binh Tan District, Ho Chi Minh City;
 - Construction of a 6-hectare project and a 5.8-hectare project with Keppel Group (Singapore) in Binh Trung Dong ward, Thu Duc city, Ho Chi Minh City; Expected to be put into business by the end of 2024 when all conditions are met according to regulations;
 - Continue to complete compensation, site clearance, complete legal procedures of existing projects in Ho Chi Minh City, prepare for construction and business implementation in the following years.
- Strengthen risk management in parallel with the company’s business activities, helping to increase the ability to flexibly adapt to market fluctuations, ensuring sustainable business operations and optimizing profits for the Company.
- Restructure investment portfolio to optimize benefits for shareholders. Search for domestic and foreign partners who are reputable investors and strong financial potential to cooperate, joint venture, and associate in implementing projects. Selectively absorb the values and experiences of partners to create breakthroughs in products, bringing the best business results.
- Continue to review and streamline the apparatus, strengthen the system, improve processes and improve management quality. Build a professional working environment, create motivation for employees to optimize work performance. Focus on on-the-job training and improving professional qualifications of staff.

2. Business plan in 2024:

Based on the market situation and business plan orientations as above, the Company expects revenue, profit and dividend plans for 2024 as follows:

No.	Criteria	2024
1	Revenue	3,900 billion VND
2	Profit after tax	790 billion VND
3	Expected dividend	10%

3. Structure of asset portfolio of the Company and its subsidiaries

The GMS authorizes the BOD of the Company to decide in detail the restructuring of the asset portfolio of the Company and its subsidiaries (including signing contracts, collaborating, buying



and selling assets of the Company and its subsidiaries with domestic and foreign partners) in accordance with regulations and the implementation of necessary tasks to achieve the proposed business results.

Respectfully submitted to the GMS for consideration and approval./.

FOR THE BOARD OF DIRECTORS

Chairman of the BOD

(Signed and sealed)

MAI TRAN THANH TRANG





**SUBMISSION
OF PROFIT DISTRIBUTION AND PROVISION PLAN IN 2023**

**TO: GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

Based on the business results in 2023, the Board of Director (“BOD”) would like to submit to the General Meeting of Shareholders (“GMS”) on the Submission of profit distribution and appropriation plan in 2023 for approval as follows:

1. Profit distribution and provision plan in 2023:

No.	Criteria	Amount (Thousand VND)
1	Retained earnings from previous years	3,050,825,131
2	Profit after tax in 2023 according to audited financial statements	715,673,834
3	Profit distribution	
	Bonus and welfare fund (5% of profit after tax in 2023)	35,783,692
4	Remaining profit after setting up funds (1+2-3)	3,730,715,273
5	Dividend payment in 2023 in shares at the rate of 10% (shareholders owning 100 shares will receive a dividend of 10 shares) with maximum value (*)	909,403,710

(*) The General Meeting of Shareholders authorizes the Board of Directors to implement a plan to issue shares to pay dividends in 2023 at a rate of 10% corresponding to the charter capital at the time of implementation.

2. The GMS unanimously authorizes:

- The General Director to decide on spending the Bonus and Welfare Fund in accordance with regulations;
- The BOD and/or General Director to decide to pay dividends in shares at the rate of 10% corresponding to the charter capital at the time of implementation and choose an appropriate time to implement it in accordance with regulations.

Respectfully submitted to the GMS for consideration and approval./.

**FOR THE BOARD OF DIRECTORS
Chairman of the BOD**

(Signed and sealed)

MAI TRAN THANH TRANG

Recipients:

- As above;
- Archive: File GMS 2024.



SUBMISSION OF SHARES ISSUANCE PLAN TO PAY DIVIDENDS

TO: GENERAL MEETING OF SHAREHOLDERS KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY

Based on the business performance of Khang Dien Housing Trading and Investment Joint Stock Company (“Company” or “Khang Dien Company”), the Board of Directors (“BOD”) would like to submit to the General Meeting of Shareholders (“GMS”) on the Submission of shares issuance plan to pay dividends in 2023 to existing shareholders for approval as follows:

1. Issuance plan

1. Name of shares:	Khang Dien Housing Trading and Investment Joint Stock Company Shares
2. Type of shares:	Ordinary shares, no transfer restrictions
3. Par value of shares:	10,000 VND
4. Total number of shares issued:	799,311,971 shares
5. Total number of shares outstanding:	799,311,971 shares
6. Total number of treasury shares:	0 share
7. Issuance ratio:	10% of total outstanding shares at the time of issuance. Each shareholder at the time of closing the list of shareholders holding 100 shares will receive a dividend of 10 new shares
8. Number of shares expected to be issued:	Maximum 90,940,371 shares (in case the private issuance has been completed), in all cases the number of shares issued will ensure the issuance ratio is always 10% of the total number of shares outstanding at the time of issuance
9. Total issuance value at par value:	Maximum 909,403,710 VND
10. Issuing capital source:	Accumulated undistributed profit after tax as of December 31, 2023
11. Issuing object:	Existing shareholders whose names are on the list of shareholders of the Company provided by Viet Nam Securities Depository and Clearing Corporation on the last registration date to make the issuance
12. Plan for handling fractional shares and odd shares:	Shares issued to pay dividends by exercising rights will be rounded down to the nearest unit. Fractional shares arising under 1 unit will be canceled and considered not issued
13. Expected issuance time:	Expected in 2024. The GMS authorizes the BOD to choose the appropriate time to implement after receiving approval from competent authorities.



2. Increase charter capital and amend the Company's Charter regarding charter capital based on actual issuance results

- Make adjustments to the total number of shares issued in accordance with the actual number of shares distributed to shareholders in the issuance after the end of the issuance;
- Amend Article 6 of the Company's Charter (Charter capital, shares and founding shareholders) according to the actual results of the issuance.

3. Additional depository and listing of newly issued shares

All newly issued shares will be registered for deposit and additional listing registration according to current legal regulations.

4. The GMS authorizes the BOD and/or General Director to carry out related tasks

4.1. Implement detailed issuance plan

- Decide on the number of shares issued to pay dividends to ensure the issuance ratio is 10% of the total number of shares outstanding at the time of issuance but must not exceed the maximum number of shares mentioned above;
- Decide on the sequence of issuances and at the request of competent authorities (if any);
- Carry out necessary procedures to implement the issuance plan, including additions, corrections, and completions as required by state management agencies so that the issuance of shares to pay dividends to existing shareholders of the Company is carried out in accordance with regulations;
- Choose the appropriate time to issue shares to pay dividends;
- Perform other tasks related to the issuance.

4.2. Prepare deposit registration and additional listing documents

Carry out procedures and work to register for depository and additional listing registration for the entire number of additional shares issued according to regulations.

4.3. Carry out procedures to change the Company's Business Registration Certificate related to changing the charter capital according to the results of the above issuance with the competent state agency and amend the charter capital in the Company's Charter after completing the issuance of shares to pay dividends.

4.4. Depending on each specific case, the BOD and/or General Director are authorized to other managers and employees of the Company to perform one or more of the specific tasks mentioned above according to regulations.

This is the entire content of the Submission of shares issuance plan to pay dividends in 2023.

Respectfully submitted to the GMS for consideration and approval./.

Recipients:

- *As above;*
- *Archive: File GMS 2024.*

**FOR THE BOARD OF DIRECTORS
Chairman of the BOD**

(Signed and sealed)

MAI TRAN THANH TRANG



**REPORT
ON PERFORMANCE AND APPRAISAL
OF THE SUPERVISORY BOARD IN 2023**

**GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

The Supervisory Board (“SB”) of Khang Dien Housing Trading and Investment Joint Stock Company (“Company” or “Khang Dien Company”) would like to submit to the General Meeting of Shareholders (“GMS”) on the Report on inspection and supervision work in 2023 in 2023 and business plan in 2024.

I. REPORT ON THE PERFORMANCE OF THE SB

1. Members and structure of the Supervisory Board

The Supervisory Board consists of 03 Supervisors elected by the GMS to carry out supervision activities in accordance with the law and the Company’s Charter, including:

1. Mr. Nguyen Phuong Nam Head of the Supervisory Board
2. Ms. Vuong Hoang Thao Linh Supervisor
3. Ms. Luu Thi Xuan Lai Supervisor

No.	Members of Supervisory Board	Title	Number of shares held (CP)	Number of shares owned by related persons (CP)	Acts violating the law	Conflicting interests with the Company	Related benefits for the Company
1	Mr. Nguyen Phuong Nam	Head of the Supervisory Board	6,987	-	None	None	None
2	Ms. Vuong Hoang Thao Linh	Supervisor	5,342	86,163,863	None	None	None
3	Ms. Luu Thi Xuan Lai	Supervisor	-	-	None	None	None

2. Summary of remuneration of the Supervisory Board

The Supervisory Board receives remuneration according to the Resolution of the 2023 Annual General Meeting of Shareholders as follows:

Head of Supervisory Board: 10 million VND per month

Supervisor: 05 million VND per month

The above remuneration level is unchanged compared to the 2022 remuneration level.

The remuneration of the Supervisory Board is shown in the Notes to the audited 2023 Financial Statements and has been posted on the Company’s website.

3. Summary of activities of the Supervisory Board

In 2023, the Supervisory Board held 04 meetings with the full participation of Supervisors. Details of the meetings are as follows:

No.	Minutes No.	Date	Meeting content	Approval ratio
1	01/2023/BBH-BKS	27/03/2023	Discuss and review the implementation of the BOD's Resolutions in the quarter I of 2023 and review the Company's implementation of information disclosure obligations; Review and verify separate and consolidated financial statements for 2022; Assess the preparation situation for the 2023 Annual GMS; Prepare and complete the report on performance and appraisal of the Supervisory Board in 2023; Review the Company's project implementation situation.	100%
2	02/2023/BBHJBKS	26/06/2023	Review the implementation of the 2023 Annual GMS's Resolution dated April 26, 2023, the implementation of the BOD's Resolutions in the Quarter II of 2023 and reviewing the Company's implementation of information disclosure obligations; Review and verify separate and consolidated financial statements for Quarter I of 2023.	100%
3	03/2023/BBH-BKS	11/09/2023	Check the implementation of the BOD's Resolutions in the quarter III of 2023 and review the Company's implementation of information disclosure obligations; Carry out review and verification of separate and consolidated financial statements for the first 6 months of 2023; Supervise the announcement of the signing of the Contract with PwC (Vietnam) Limited on the audit of the 2023 financial statements; Review the Company's project implementation situation.	100%
4	04/2023/BBH-BKS	19/12/2023	Check the implementation of the Board of Directors' Resolutions in the quarter IV of 2023 and review the implementation of the Company's information disclosure obligations;	100%

			Review and verify the separate and consolidated financial statements for quarter II of 2023; Review the implementation status of the Company's projects.	
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In addition to official meetings, Supervisors of the Supervisory Board regularly conduct discussions to complete assigned tasks.

4. Coordination of activities between the Supervisory Board with respect to the activities of the Board of Directors (“BOD”), Board of General Directors (“BoGD”) and other managers

For the BOD

The Supervisory Board and the BOD have always maintained close coordination in principle for the common benefit of the Company and shareholders and complied with the provisions of law and the Company's Charter but still maintained independence in performing assigned functions and tasks. At the same time, the Supervisory Board was fully provided with meeting documents, Resolutions and Decisions of the Board of Directors.

For the BoGD

- In 2023, the BoGD has provided full information on business operations, financial situation and necessary documents for the inspection and supervision work of the Supervisory Board.
- The Supervisory Board has worked closely with the Company's BOD to successfully complete the planned targets approved by the 2023 Annual GMS.

For the other managers

The Supervisory Board and other departments within the Company have closely coordinated to inspect and control to improve efficiency in the management and operations of the Company. At the same time, perfect the Company's internal governance and risk management processes.

5. Supervisory activities of the Supervisory Board

In 2023, the Supervisory Board has operated in accordance with the functions and tasks stipulated in the Charter and internal regulations on corporate governance. The Supervisory Board inspected and supervised all activities of the Company, ensuring compliance with the law, the Company Charter and strategic goals approved by the GMS, contributing to improving the Company's business efficiency, specifically as follows:

- Supervised the issuance of 71,681,976 shares to pay dividends to existing shareholders and issued 10,800,000 shares under the employee selection program in the Company according to Resolution No. 01/2023/NQĐHĐCD dated April 26, 2023 of the GMS;
- Check the reasonableness, legality, honesty and level of caution in managing and operating business activities; systematic, consistent and appropriate nature of accounting, statistics and financial reporting;
- Coordinate with independent auditing units to verify semi-annual financial reports and annual financial reports to evaluate the honesty and reasonableness of financial data in accordance with Vietnam's current corporate accounting standards and regime;
- Check compliance with the Charter, resolutions of the GMS and the BOD, internal regulations of the Company and propose additions and amendments to a number of regulations and processes;
- Supervise the signing of a contract with PwC Vietnam Ltd. on the audit of the 2023 Financial Statements;

- The Supervisory Board completed the inspection and supervision work through the direct activities of the Supervisors and Independent Auditors to ensure compliance in the activities of the BOD and the BoGD;
- Supervise information disclosure in accordance with the law, ensuring transparency in information disclosure.

II. BUSINESS SUPERVISORY RESULTS OF THE BOD AND BOARD OF GENERAL DIRECTORS

The Supervisory Board has properly performed its functions and tasks according to the provisions of the Law, the Company's Charter and internal regulations on corporate governance. The Supervisors have implemented the operating program in 2023 including: supervising the activities of the BOD and the BoGD and coordinating with the Board of Directors and the Board of General Directors to monitor the business operations and financial situation of the Company.

1. Board of Directors

The BOD has held regular meetings in accordance with the provisions of the Company's Charter. Within its responsibilities and powers, the BOD has issued Resolutions related to the Company's operations in accordance with the provisions of the Enterprise Law, the Company's Charter and internal regulations on governance. The activities of the BOD have met the requirements for management and administration of the Company's business activities in the past year.

In addition, the BOD has regularly supervised, directed, supported and facilitated the BOD and other management staff to perform functions and tasks to ensure the achievement of business results as planned by the GMS.

2. Board of General Directors

- In the context of the real estate industry still having many difficulties, with efforts in timely and flexible direction and management along with dedicated work, the Company's BoGD has well implemented strategic directions aimed at the goals and business plans set by the GMS and the BOD in 2023.
- The BoGD has always closely followed the goals, orientations and fully implemented the tasks assigned by the GMS and the BOD.
- The BoGD and other managers have complied with the rights and responsibilities stipulated in the Charter, internal regulations on corporate governance as well as the Resolutions of the BOD, in parallel, performed well internal management, limited many risks, and promptly made plans and decisions appropriate to the business situation.
- The Company's BoGD has carried out reporting and information disclosure in accordance with regulations.

III. COORDINATION SUPERVISORY RESULTS BETWEEN THE SUPERVISORY BOARD AND BOARD OF DIRECTORS, BOARD OF GENERAL DIRECTORS AND SHAREHOLDERS

- The Supervisory Board has closely coordinated with the BOD and the BoGD while still maintaining its independence in performing assigned functions and tasks;
- The BOD and BoGD have coordinated and created favorable conditions for inspection and supervision activities of the Supervisory Board;
- The Supervisory Board was provided with full information and documents in accordance with the provisions of the Enterprise Law, the Company's Charter and internal regulations on corporate governance;
- In 2023, the Supervisory Board did not receive any comments from shareholders on issues related to the management of the activities of the BOD and BoGD.

IV. SUPERVISORY AND APPRAISAL ACTIVITIES OF THE SUPERVISORY BOARD OF THE COMPANY'S OPERATIONAL AND FINANCIAL SITUATION

1. Supervision and appraisal results of Business Reports

- The Supervisory Board has agreed with the contents of the Company's business results in 2023 with the following main indicators:

Unit: Billion VND

INDICATOR	2023	COMPARISON WITH 2022	
		INCREASE / DECREASE	PERCENTAGE OF INCREASE / DECREASE
Net revenue	2.088	(824)	-28%
Profit before tax	1.069	(341)	-24%
Profit after tax of parent Company shareholders	716	(387)	-35%

- Until the end of 2023, the SB did not detect any unusual cases in the Company's business operations. The Company's business activities have complied with the requirements of the internal management system and current legal regulations.
- In addition to a number of business performance targets that have been achieved, the SB also highly appreciates the efforts that the BOD and BoGD have made in the past year, contributing to the Company's future development.

2. Supervision and appraisal results of Financial Statements

According to the Company's 2023 audited financial statements, the Supervisory Board has verified that the data on the financial statements are presented honestly and fairly according to current accounting standards and regimes. Based on its verification, the Supervisory Board agreed on the following contents:

- The 2023 financial report fully reflected the Company's business operations and financial situation.
- Vietnamese corporate accounting policies and regimes applied at the Company are in accordance with accounting standards and current legal documents.
- In terms of material aspects, the Financial Statements have honestly and reasonably reflected the Company's business and financial situation as of December 31, 2023, in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime and current regulations.
- No material adjustments or significant problems were recorded with respect to accounting policies, judgments and estimates or the going concern basis.

Some basic financial indicators in the 2023 financial statements:

INDICATOR	2021	2022	2023
LIQUIDITY			
Short-term liquidity ratio	5.95	5.85	4.63
Long-term liquidity ratio	2.52	2.30	1.11
CAPITAL STRUCTURE			
Debt to total assets ratio	0.29	0.45	0.41
Debt to equity ratio	0.41	0.83	0.71
ACTIVITY RATIOS			
Inventory turnover	0.25	0.12	0.03

Receivables turnover	0.89	0.56	1.16
Net revenue to total assets	0.26	0.14	0.08
EARNING POWER			
Return on Sales ratio (ROS)	32%	38%	34%
Return on Assets ratio (ROA)	8%	5%	3%
Return on Equity ratio (ROE)	12%	9%	5%

3. Supervision and appraisal results of Report evaluating the management and administration of the Company

The Supervisory Board agreed with the contents of the BOD's report evaluating the Company's management and administration in 2023 as follows:

- Members of the BOD, BoGD and other managers have performed assigned rights and duties in accordance with the provisions of the Enterprise Law, relevant laws, and the Company's Charter, internal regulations on corporate governance and resolutions of the GMS; ensuring the legitimate interests of the Company and its shareholders.
- The BOD has directed and supervised the management of the Company's business activities on the basis of compliance with the provisions of the Company's Charter and at the same time closely following the goals and plans set out by the 2023 Annual GMS.
- The direction of the BOD was strategic with short-term, medium-term and long-term planning goals.
- For urgent tasks, the BOD organized extraordinary meetings to promptly issue Resolutions for the Company's BoGD to implement.
- The resolutions of the bod all have high consensus of the members of the BOD. The issued resolution complied with the provisions of law and the Company's Charter. Resolutions and Decisions of the BOD were implemented seriously and promptly by the BoGD.

V. EVALUATION REPORT ON TRANSACTIONS BETWEEN THE COMPANY AND ITS RELATED PERSONS

Results evaluating the transaction between the Company and its related persons

Transactions between the Company and its related persons in 2023 have been closely examined and fully disclosed in the audited 2023 financial statements and the 2023 management report as well as were sent by the Company to the State Securities Commission, the Ho Chi Minh City Stock Exchange and were posted on the Company's website at: www.khangdien.com.vn according to current regulations and no abnormalities were detected in these transactions.

VI. RECOMMENDATIONS OF THE SUPERVISORY BOARD

- The Supervisory Board has proposed that the Company continue to review and streamline its highly qualified and specialized human resources apparatus to promptly respond to the Company's development;
- Regularly evaluate and update identified risks. Continue to build, supplement, improve processes, improve management quality to strictly control costs - cash flow and business activities.
- Continue to review, complete and improve the effectiveness of internal inspection mechanisms and systems to promptly identify, warn and introduce new risk prevention measures in a timely manner and in accordance with the Company's development momentum;
- Review and balance investment portfolio, research business models and product lines that best meet market needs.

VII. ORIENTATION FOR THE ACTIVITIES OF THE SUPERVISORY BOARD IN 2024

- In 2024, the Supervisory Board will implement tasks according to the orientation approved by the GMS within the scope of obligations and powers stipulated in the Company's Charter, internal regulations on corporate governance and will be responsible before the GMS;
- Strengthen supervision of activities and administration of the BOD and BoGD in accordance with the law, Resolutions of the GMS, Resolutions of the BOD, Company Charter and Internal Regulations of the Company;
- Strictly control all management and business operations of the Company;
- Monitor the implementation of the business plan in 2024 approved by the GMS;
- Appraisal of the Company's business results report, financial statements, and assessment report on the Company's management and administration in 2024;
- Continue to carry out the work of reviewing and completing the Company's internal regulations in accordance with current regulations to perfect the Company's internal management system.

This is the Report on performance and appraisals results in 2023 in 2023 and business plan in 2024 of the SB.

Respectfully submitted to the GMS for consideration and approval./.

FOR THE SUPERVISORY BOARD

Head of Board

(Signed)

NGUYEN PHUONG NAM

Recipients:

- *As above;*
- *Archive: File GMS 2024.*





No. 07/2024/TTr_HĐQT

Ho Chi Minh City, April 1, 2024

**SUBMISSION
OF AUDITED FINANCIAL STATEMENTS IN 2023**

**GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

Based on the 2023 Financial Statements and Independent Audit Report of PwC (Vietnam) Limited published on the website of the Ho Chi Minh City Stock Exchange as well as on the mass media and website of Khang Dien House Trading and Investment Joint Stock Company ("**Company**").

The Board of Directors would like to submit to the General Meeting of Shareholders to consider and approve the Company's audited Financial Statements in 2023.

Thank you very much./.

**FOR THE BOARD OF DIRECTORS
Chairman of the BOD**

(Signed and sealed)

MAI TRAN THANH TRANG

Recipients:

- *As above;*
- *Archive: File GMS 2024.*



08/2024/TTr_BKS

Ho Chi Minh City, April 1, 2024

**SUBMISSION
OF AUDIT COMPANIES LIST FOR 2024 FINANCIAL STATEMENTS**

To: **GENERAL MEETING OF SHAREHOLDERS**

KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY

After reviewing the capacity and credibility of independent auditing companies, the Supervisory Board (“SB”) would like to submit to the General Meeting of Shareholders (“GMS”) the following list of 4 (four) independent audit companies:

1. Ernst & Young Viet Nam Limited.
2. PwC (Vietnam) Limited.
3. KPMG Limited.
4. Deloitte Vietnam Audit Company Limited.

We would like to submit to the GMS to approve the list of four auditing companies mentioned above and authorize the Board of Directors to decide to select one of the four auditing companies in the above list to audit the 2024 Financial Statements of the Khang Dien House Trading and Investment Joint Stock Company.

Respectfully submitted to the GMS for consideration and approval./.

**FOR THE SUPERVISORY BOARD
Head of Board**

(Signed)

NGUYEN PHUONG NAM

Recipients:

- As above;
- Archive: File GMS 2024.



**SUBMISSION
OF STOCK ISSUANCE PLAN UNDER
THE COMPANY EMPLOYEE STOCK OPTION PLAN**

**To: GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

In order to recognize the contributions of employees, create motivation and align interests between employees and the Company, as well as attract talent and retain capable officers and employees, the Board of Directors (“**BOD**”) would like to submit to the General Meeting of Shareholders (“**GMS**”) to consider and approve the plan to issue shares according to the Company's Employee Stock Option Plan (“**ESOP**”) as follows:

I. ISSUANCE PLAN

1. Issuing Company:	Khang Dien House Trading and Investment Joint Stock Company
2. Name of shares:	Khang Dien Housing Trading and Investment Joint Stock Company Shares (<i>Securities code: KDH</i>)
3. Type of shares:	Ordinary shares
4. Par value of shares:	10,000 VND
5. Total number of shares issued:	799,311,971 shares
6. Total number of shares outstanding:	799,311,971 shares
7. Total number of treasury shares:	0 share
8. Number of shares expected to be issued:	10,800,000 shares; accounting for 1.35% of the total number of shares currently outstanding
9. Issue price:	17,000 VND per share
10. Offering object:	BOD and employees of Khang Dien House Trading and Investment Joint Stock Company and its subsidiaries
11. Implementation time:	Expected in 2024. The GMS authorizes the BOD to choose an appropriate time to implement after receiving approval from competent authorities.
12. Handling of undistributed shares:	After the end of the registration period and payment to buy shares, if the number of shares offered is not fully purchased by officers and employees, the GMS authorized the BOD to decide to continue distributing to the Offering object in section 1.10 in the initially selected list at a price not lower than 17,000 VND per share and ensure compliance with legal regulations.
13. Transfer restrictions:	Shares issued under the employee option program will be restricted from transfer for 01 (one) year from the date of completion of the issuance (end date of collecting money from employees).



14. Approvals related to changes in charter capital:	<ul style="list-style-type: none"> – Approve the increase in charter capital of the Company according to the results of the issuance; – Approve amendments to the charter capital level in the Company's Charter according to the results of the issuance; – Approve the change of Business Registration Certificate with new charter capital according to the results of the issuance.
15. Approvals related to changes in the number of outstanding shares of the Company:	Approve (i) the Adjustment of Securities Registration Certificate at Vietnam Securities Depository and Clearing Corporation (“ VSDC ”) and (ii) Changing stock listing at Ho Chi Minh City Stock Exchange (“ HSX ”) to record the entire number of additional shares issued according to the results of the issuance.
16. Plan for using capital obtained from the offering:	Supplement business capital for the Company.

II. IMPLEMENTATION

In order to effectively implement the ESOP Program, the GMS authorizes the BOD and/or General Director of the Company based on functions and tasks to organize its implementation, including but not limited to the following tasks:

- Issue the Issuance Regulations to implement this program (“**ESOP Regulations**”) and decide on the time to issue shares under the ESOP Program;
- Prepare and approve the list and specific number of shares distributed to each subject based on the criteria stated in the ESOP Regulations;
- Supplement, amend and complete the contents of the ESOP Program at the request of the competent State authorities on the principle of ensuring the overall interests of the Company and shareholders, in accordance with the provisions of law and the Company's Charter;
- Sign contracts, documents and materials related to the issuance of shares under the ESOP Program and handle unissued shares (if any) according to the regulations of the ESOP Program;
- Carry out procedures related to changing the business registration certificate at the competent State authorities and amend provisions related to charter capital, shares, and stocks in the Company Charter according to the results of the issuance;
- Carry out procedures and work to list additional shares at HSX and adjust the Securities Registration Certificate at VSDC for the entire number of additional shares issued according to the results of the issuance;
- Use the proceeds from the ESOP Program to supplement business capital for the Company;
- Carry out other necessary procedures related to the issuance of shares under the ESOP Program to complete the issuance in accordance with regulations.

This is the entire content of the plan to issue shares according to the Company's Employee Stock Option Plan.



Respectfully submitted to the GMS for consideration and approval./.

Recipients:

- *As above;*
- *Archive: File GMS 2024.*

FOR THE BOARD OF DIRECTORS

Chairman of the BOD

(Signed and sealed)

MAI TRAN THANH TRANG



A handwritten signature in blue ink, appearing to be 'Walls', written over the company website address.



**REPORT
ON REMUNERATION PAYMENTS FOR THE BOARD OF DIRECTORS AND
SUPERVISORY BOARD IN 2023 AND PROPOSED REMUNERATION FOR 2024**

**TO GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

The Board of Directors (“BOD”) of Khang Dien Housing Trading and Investment Joint Stock Company (“Company”) would like to submit to the General Meeting of Shareholders (“GMS”) on the Report on remuneration payments for the BOD and Supervisory Board (“SB”) in 2023 and expected remuneration for 2024 as follows:

1. Report on remuneration payments for the BOD and SB in 2023

In 2023, the total remuneration paid to members and secretaries of the BOD is 480,000,000 VND (*Four hundred eighty million Vietnamese dong*) and the total remuneration paid to members of the SB is 240,000,000 VND (*Two hundred forty million Vietnamese dong*). The total remuneration of members of the BOD, secretaries of the BOD and SB is 720,000,000 VND (*Seven hundred twenty million Vietnamese dong*).

In 2023, in the context of a volatile economic situation, members of the BOD and Executive Board have strived to achieve a profit of nearly 716 billion VND, maintain a safe and effective financial structure, ensuring sustainable development goals and optimizing benefits for shareholders. Therefore, the Company proposes to pay a 2% bonus to members of the BOD and Executive Board on profit after tax of 715,673,834,000 VND, corresponding to a bonus of 14,313,476,680 VND. This amount will be used by the Board of Directors and Executive Board for charity, humanitarian, and social security activities and will be decided at the appropriate time.

2. Proposed remuneration for the BOD and SB in 2024

The remuneration for members of the BOD and SB to be actually received in 2024 is proposed as follows:

Remuneration of the BOD:

– Chairman of the BOD	:	15,000,000 VND per month
– Member of the BOD	:	10,000,000 VND per month
– Secretary of the BOD	:	5,000,000 VND per month

Remuneration of the SB:

– Head of the SB	:	10,000,000 VND per month
– Member of the BOD	:	5,000,000 VND per month

This remuneration level does not change compared to the remuneration level in 2023.

In addition, the BOD would like to submit to the GMS to approve a bonus of 2% of profit after tax for members of the BOD and the Executive Board in 2024.

Respectfully submitted to the GMS for consideration and approval. /

**FOR THE BOARD OF DIRECTORS
Chairman of the BOD**

(Signed and sealed)

MAI TRAN THANH TRANG

Recipients:

- As above;
- Archive: File GMS 2024.



No. 11/2024/TTr_HDQT

Ho Chi Minh City, April 1, 2024

**SUBMISSION
OF DISMISSAL OF THE SUPERVISORY BOARD MEMBERS
FOR THE TERM 2022 - 2027**

**To: GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

- Pursuant to Enterprise Law No. 59/2020/QH14 passed by the National Assembly on June 17, 2020;
- Pursuant to the Charter, internal regulations on corporate governance and operating regulations of the Supervisory Board of Khang Dien House Trading and Investment Joint Stock Company (“Company”);
- Based on the resignation letter of member of the Supervisory Board prepared by Ms. Luu Thi Xuan Lai.

The Board of Directors (“**BOD**”) would like to submit to the General Meeting of Shareholders (“**GMS**”) to consider the decision to dismiss members of the Supervisory Board as follows:

Remove Ms. Luu Thi Xuan Lai (date of birth: 08/01/1978; ID Card No. 054178004999 issued by the Police Department for Administrative Management on Social Order on 10/7/2021) from the Supervisory Board for the term 2022 - 2027.

Respectfully submitted to the GMS for consideration and approval of the dismissal of the Supervisory Board members as mentioned above. /

Kind regards!.

**FOR THE BOARD OF DIRECTORS
Chairman of the BOD**

(Signed and sealed)

MAI TRAN THANH TRANG

Recipients:

- *As above;*
- *Archive: File GMS 2024.*

NOTICE
**ON NOMINATION, SELF-NOMINATION AND ADDITIONAL ELECTION
OF THE SUPERVISORY BOARD MEMBERS FOR THE TERM 2022 - 2027**

**To: GENERAL MEETING OF SHAREHOLDERS
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**

On March 29, 2024, Ms. Luu Thi Xuan Lai submitted a letter of resignation from the position of member of the Supervisory Board ("SB") of Khang Dien House Trading and Investment Joint Stock Company ("Company"). To ensure that the number of members of the Company's Supervisory Board is 03 (three) members as prescribed in the Company's Charter, the General Meeting of Shareholders ("GMS") will elect additional members of the Supervisory Board for the remaining period of the 2022 - 2027 term.

Therefore, the Board of Directors ("BOD") would like to inform all shareholders about the nomination and self-nomination for the position of members of the Supervisory Board, specifically as follows:

1. Number, term and criteria of additional members of the Supervisory Board to be elected:

- Number of additional elected members of the Supervisory Board: 01 member.
- Term of additional elected members of the Supervisory Board: the remaining time of the term 2022-2027.
- Standards and conditions for additional members of the Supervisory Board:
Members of the Supervisory Board must meet the standards and conditions as prescribed in Article 169 of the Law on Enterprises and do not fall into the following cases:
 - + Work in the accounting and finance department of the Company;
 - + Be a member or employee of an independent auditing company that audited the company's financial statements for the previous 3 (three) years.

2. Conditions for nomination and self-nomination for members of the Supervisory Board:

Shareholders or groups of shareholders owning shares of the Company according to the list of shareholders dated March 25, 2024 provided by Vietnam Securities Depository and Clearing Corporation, specifically as follows:

- Shareholders or groups of shareholders owning 10% or more of the total ordinary shares may nominate and self-nominate for members of the Supervisory Board. Shareholders or groups of shareholders holding from 10% to less than 20% of the total shares may nominate a maximum of 01 candidate; from 20% to less than 30% may nominate a maximum of 02 candidates; from 30% to less than 40% may nominate a maximum of 03 candidates; from 40% to less than 50% may nominate a maximum of 04 candidates; from 50% to less than 60% may nominate a maximum of 06 candidates; from 60% to less than 70% may nominate a maximum of 08 candidates; from 70% to less than 80% may nominate a maximum of 09 candidates; from 80% may nominate up to 10 candidates.
- In case the number of candidates for the Supervisory Board through nomination and self-nomination is not enough to meet the required number, the current Supervisory Board introduces additional candidates and clearly announces them before the General Meeting votes to elect members of the Supervisory Board according to regulations.

3. Nomination and self-nomination documents for members of the Supervisory Board

Shareholders/Groups of Shareholders who wish to nominate or self-nominate for members of the Supervisory Board please submit complete documents as follows:



- Application for nomination/candidacy for members of the Supervisory Board;
- Notice of formation of a shareholder group (in case the candidate is nominated by the shareholder group);
- Written commitment from the Supervisory Board candidate to the truthfulness and accuracy of personal information and to perform duties honestly, carefully, in the best interests of the Company if elected as a member of the Supervisory Board;
- Curriculum vitae of the candidates;
- Certified copies (not older than 6 months) of the following documents: National/Citizen ID Card; permanent residence; Passport (if overseas Vietnamese or foreigner); and degrees, diplomas, and certificates certifying cultural and professional qualifications.

(These document forms are posted on the Company website at: <https://www.khangdien.com.vn>)

4. Deadline for submitting nomination and self-nomination documents for members of the Supervisory Board:

Nomination and self-nomination documents for members of the Supervisory Board should be sent directly or by registered mail to Khang Dien House Trading and Investment Joint Stock Company **before 5:00 p.m. on April 8, 2024** at the following address:

Address: Rooms 1&2, Floor 11 SaiGon Center, 67 Le Loi, Ben Nghe Ward, District 1, Ho Chi Minh City.

Recipient: Ms. Le Thi Thuy Hue - Position: Head of Administration Department

Phone: 028. 38208858

Fax: 028. 38208859

The Organizing Board of the General Meeting of Shareholders will compile a list of individuals eligible to nominate and self-nominate for election to be included in the official election list at the Company's 2024 Annual General Meeting of Shareholders according to regulations.

Kind regards!.

**FOR THE BOARD OF DIRECTORS
Chairman of the BOD**

(Signed and sealed)

MAI TRAN THANH TRANG

Recipients:

- *As above;*
- *Archive: File GMS 2024.*



Note: Documents in the application must be prepared in Vietnamese. Foreign language documents must be certified by consular legalization and translated into Vietnamese according to regulations within no more than 3 months.