

Số/No: 38/2026/CV-KĐ

Tp.HCM, ngày 30 tháng 3 năm 2026  
Ho Chi Minh City, March 30<sup>th</sup>, 2026

CÔNG BỐ THÔNG TIN  
INFORMATION DISCLOSURE

**Kính gửi:** Ủy ban Chứng khoán Nhà nước/ *The State Securities Commission*  
To: Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh/ *Ho Chi Minh Stock Exchange*

- Tên tổ chức : Công ty Cổ phần Đầu tư và Kinh doanh nhà Khang Điền  
*Name of organization : Khang Dien House Trading and Investment Joint Stock Company*  
- Mã chứng khoán : KDH  
*Stock Code : KDH*  
- Địa chỉ : Phòng 1 & 2, Lầu 11 Saigon Centre, 67 Lê Lợi, Phường Sài Gòn, Thành phố Hồ Chí Minh  
*Address : Room 1 & 2, Floor 11<sup>th</sup> Saigon Centre, 67 Le Loi, Sai Gon Ward, Ho Chi Minh City*  
- Điện thoại/Tel : 028 3820 8858 Fax: 028 3820 8859  
- Email : [info@khangdien.com.vn](mailto:info@khangdien.com.vn)

2. Nội dung thông tin công bố/*Contents of disclosure:*

Công ty Cổ phần Đầu tư và Kinh doanh nhà Khang Điền (“Công ty”) trân trọng công bố Báo cáo sử dụng vốn, số tiền thu được từ đợt phát hành cổ phiếu theo chương trình lựa chọn cho người lao động trong Công ty năm 2024 và 2025 đã kiểm toán.

(Chi tiết như Báo cáo đính kèm)

*Khang Dien House Trading and Investment Joint Stock Company (“The Company”) respectfully announces Audited report on the use of capital, proceeds from share issuances under the employee stock ownership plan in the Company for the years 2024 and 2025.*

*(Details are provided in the attached Report)*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 30/3/2026 tại đường dẫn: <https://www.khangdien.com.vn/>.

*This information was published on The Company’s website on March 30<sup>th</sup>, 2026 as in the link: <https://www.khangdien.com.vn/>*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law./*

CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ KINH DOANH NHÀ KHANG ĐIỀN  
KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY  
NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT/LEGAL REPRESENTATIVE

TỔNG GIÁM ĐỐC/General Director

VÀ KINH DOANH NHÀ  
KHANG ĐIỀN

VƯƠNG VĂN MINH

**KHANG DIEN HOUSE TRADING AND INVESTMENT  
JOINT STOCK COMPANY**

**Audited report on the use of capital, the proceeds from share issuances  
under the employee stock ownership plan program (“ESOP program”)  
in 2024 and 2025 up to December 31, 2025**



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## **REPORT OF THE BOARD OF MANAGEMENT**

The Board of Management of Khang Dien House Trading and Investment Joint Stock Company (hereinafter referred to as "the Company") presents its report and the report on the use of capital from the issuance of shares under the employee stock ownership plan program ("ESOP program") in 2024 and 2025 up to December 31, 2025, obtained from the issuance of 10,800,000 shares under the ESOP program according to Resolution No. 02/2024/NQ\_ĐHĐCĐ dated April 23, 2024 of the General Meeting of Shareholders (issuance of shares under the ESOP program in 2024) and issued 9,960,000 shares under the ESOP program according to Resolution No. 01/2025/NQ\_ĐHĐCĐ dated April 24, 2025 of the General Meeting of Shareholders (issuance of shares under the ESOP program in 2025) (hereinafter referred to as the " Report on the use of capital ").

### **Overview of the Company**

Khang Dien House Trading and Investment Joint Stock Company ("the Company") is a joint stock company established under the Law on Enterprises of Vietnam, as per Business Registration Certificate No. 4103006559 issued by the Department of Planning and Investment (now Department of Finance) of Ho Chi Minh City on May 2, 2007, and subsequent amended from time to time.

The Company's shares were officially listed on the Ho Chi Minh City Stock Exchange ("HOSE") under the code KDH, pursuant to Listing Decision No. 11/QĐ-SGDHCM issued by HOSE on January 21, 2010.

The company's main activities include: housing business; housing rental; buying and selling houses; acquiring land use rights to build houses for sale or rent; investing in infrastructure construction according to planning; building houses for land use rights transfer.

The company's registered office is located at Rooms 1 & 2, 11th floor, Saigon Centre, 67 Le Loi street, Sai Gon ward, Ho Chi Minh City, Viet Nam.

**The Board of Directors, The Board of Management, and the Board of Supervisors as of the date of this report are as follows:**

#### ***The Board of Directors***

Ms. Mai Tran Thanh Trang	Chairwoman
Mr. Ly Dien Son	Vice Chairman
Ms. Nguyen Thi Dieu Phuong	Member
Ms. Nguyen Thi Cam Van	Independent member
Mr. Vuong Van Minh	Member

#### ***Board of Management***

Mr. Vuong Van Minh	General Director
Mr. Le Hoang Khoi	Deputy General Director
Ms. Nguyen Thuy Duong	Deputy General Director

#### ***Board of Supervisors***

Mr. Nguyen Phuong Nam	Head of the board
Ms. Vuong Hoang Thao Linh	Member
Ms. Le Thi Thuy Trang	Member

#### **Auditor**

NVA Auditing Company Limited has audited the Report on the Use of Capital the proceeds from share issuances under the the ESOP program in 2024 and 2025 up to December 31, 2025 for the Company.

#### **Legal Representative**

The legal representative of the Company as of the date of this report is Mr. Vuong Van Minh.

**KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY**  
Rooms 1 & 2, 11th floor, Saigon Centre, 67 Le Loi street, Sai Gon ward, Ho Chi Minh City  
**Report of the Board of Management (continued)**

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**Statement of the Board of Management's responsibility**

The Board of Management of the Company is responsible for preparing the Report on the use of capital that reflects the true and reasonable situation of capital use. During the implementation process, the Company must ensure full compliance with the provisions of the Securities Law, the Enterprise Law, the Company Charter, the Resolutions of the General Meeting of Shareholders and other relevant legal documents. During the preparation of this Report on the use of capital, the Board of Management of the Company commits to comply with the following requirements:

- Establish and maintain internal controls that the Board of Management determines are necessary to enable the preparation and presentation of financial statements that are free from material misstatement, whether due to fraud or error;
- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare and present capital usage reports based on compliance with accounting standards, accounting regimes and current relevant regulations.

The Board of Management of the Company shall ensure that the accounting books are kept to reflect the Company's capital contribution situation with true and fair at any time and ensure that the Report on the use of capital complies with current regulations of the State. At the same time, it is responsible for ensuring the safety of the Company's assets and taking appropriate measures to prevent and detect fraud and other violations.

The Company's Board of Management commits that the Report on the use of capital has true and fair reflected the capital use situation in accordance with Vietnamese accounting standards and regimes and complied with relevant current regulations.

The Board of Management commits that the Company has complied with its information disclosure obligations as stipulated in Circular No. 96/2020/TT-BTC dated November 16, 2020 guiding information disclosure on the securities market; Government Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Securities Law; Decree 245/2025/ND-CP dated September 11, 2025 amending and supplementing a number of articles of Decree No. 155/2020/ND-CP.

On behalf of the Board of Management



**Vuong Van Minh**  
General Director

Ho Chi Minh City, 30 March 2026

No. 11.03.1.1/26/BCV/NVA

## **INDEPENDENT AUDITOR'S REPORT**

*Regarding the Report on the use of capital the proceeds from share issuances under the employee stock ownership plan program for 2024 and 2025, up to December 31, 2025, of Khang Dien House Trading and Investment Joint Stock Company*

**To: Shareholders, The Board of Directors and The Board of Management  
Khang Dien House Trading and Investment Joint stock company**

We have audited the Report on the use of capital the proceeds from share issuances under the ESOP program in 2024 and 2025 up to December 31, 2025 of Khang Dien House trading and Investment Joint stock company (referred to as the "Company") prepared on 30 March 2026, and the notes to the Report on the use of capital (hereinafter referred to as the "Report on the use of capital") presented from page 06 to page 13 attached. This report is prepared on the basis of accounting presented in Note 2 of the Notes to the Report on the use of capital.

### **The Board of Managements' responsibility**

The Board of Management is responsible for the preparation and the presentation to give a true and fair view on the report on the use of capital in accordance with the prevailing Vietnamese Accounting Standards and legal regulations related to the preparation and presentation of this report and is responsible for internal control that the Board of Management determines is necessary to ensure the preparation and presentation of this report is free from material misstatement, whether due to fraud or mistakes.

### **Auditor's responsibility**

Our responsibility is to express an opinion on the report on the use of capital based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. These standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the report on the use of capital are free from material mistakes.

The audit fieldwork includes the implementation of procedures to obtain audit evidence supporting the amounts and the disclosures in the report on the use of capital. The audit procedures are selected on the basis of the auditor's judgment, including the assessments of risks of material mistakes in this report due to errors or fraud. When assessing these risks, the auditor had considered whether the internal control system of the Company related to the preparation and presentation of the report on the use of capital is true and fair to design audit procedures that are appropriate with actual situation, however, not provide the opinion on the effectiveness of the internal control system of the Company. The audit also includes our assessment on the appropriateness of the accounting policies applied, the accounting estimates of the Company's Management as well as our evaluation on the overall presentation of the report on the use of capital.

We believe that audit evidence we have obtained is sufficient and appropriate for our audit opinion.

### **Auditor's Opinion**

In our opinion, the information presented in the report on the use of capital the proceeds from share issuances under the ESOP program in 2024 and 2025 up to December 31, 2025 of Khang Dien House trading and Investment Joint stock company has true and fair reflected, in all material respects, in compliance with and in accordance with Vietnamese accounting standards, accounting regime for



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enterprises and legal regulations related to the preparation and presentation of the Report on the use of capital. In accordance with the basis for preparing the report presented in Note 2 of the Explanatory Note to the Report on the use of capital.

#### Accounting basis and limitations on recipients and users of audit reports

Without denying the above opinion, we would like to draw the attention of the readers to Note 2 of the Note to the Report on the use of capital which describes the legal basis and basis for preparing the report that the company applies in preparing the Report on the use of capital. This report is prepared for the company to use for the purpose of providing information and meeting the requirements of State management agencies and is only related to the use of the proceeds from share issuances under the employee stock ownership plan program and not related to the entire Financial Statement of the company. Therefore, this Report on the use of capital may not be suitable for other purposes.

#### Other Matter

The report on the use of the proceeds from share issuances under the employee stock ownership plan program has been prepared in both Vietnamese and English. In the event of any discrepancy or inconsistency between the two versions, the Vietnamese version shall prevail.

NVA Auditing Co., Ltd, (NVA)  
Deputy General Director



Le Hong Dao  
Registered Auditor No. 1732-2023-152-1  
Ho Chi Minh City, 30 March 2026

Auditor

Le Thi Nhu Ngoc  
Registered Auditor No. 4799-2024-152-1

**REPORT ON THE USE OF CAPITAL**

**The proceeds from share issuances under the employee stock ownership plan program  
 for 2024 and 2025, up to December 31, 2025**

By December 31, 2025, the proceeds from the employee stock ownership plan programs issued in 2024 and 2025, specifically the issuance of 10,800,000 shares under the ESOP program as per Resolution No. 02/2024/NQ ĐHĐCĐ dated April 23, 2024 of the General Meeting of Shareholders and the issuance of 9,960,000 shares under the ESOP program as per Resolution No. 01/2025/NQ ĐHĐCĐ dated April 24, 2025 of the General Meeting of Shareholders, will be as follows:

Unit: VND

No	The use of proceeds	The plan for the use of proceeds was approved	Actual use of capital	Unused
1	<b>Issuance of shares under the ESOP program in 2024</b> Supplementing the company's business capital (*)	183,600,000,000	96,311,024,684	87,288,975,316
2	<b>Issuance of shares under the ESOP program in 2025</b> Supplementing the company's business capital (**)	139,440,000,000	-	139,440,000,000
<b>Total</b>		<b>323,040,000,000</b>	<b>96,311,024,684</b>	<b>226,728,975,316</b>

(\*) The proceeds from the 2024 ESOP program share issuance remain unused. To optimize cash flow, while awaiting disbursement, the company's Board of Management has deposited the funds in a fixed-term bank account to generate additional benefits for the company. Specifically, as follows:

No	Date	Document number	Contents	Amount	Notes
1	07/11/2024	BN 010/1124	VietinHCM 1-month term deposit (24 billion VND * 4.2% per annum)	24,000,000,000	
2	07/11/2024	BN 010/1124	VietinHCM 1-month term deposit (25 billion VND * 4.2% per annum)	25,000,000,000	
3	07/11/2024	BN 010/1124	VietinHCM 1-month term deposit (29 billion VND * 4.2% per annum)	29,000,000,000	
4	31/12/2025		The balance in the bank account from the share issuance under the ESOP program in 2024	9,288,975,316	
<b>Total</b>				<b>87,288,975,316</b>	

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Rooms 1 &amp; 2, 11th floor, Saigon Centre, 67 Le Loi street, Sai Gon ward, Ho Chi Minh City

(\*\*) The proceeds from the 2025 ESOP program share issuance remain unused. To optimize cash flow, while awaiting disbursement, the company's Board of Management has deposited the funds in a fixed-term bank account to generate additional benefits for the company. Specifically, as follows:

No	Date	Document number	Contents	Amount	Notes
1	08/08/2025	BN 002/0825	VietinHCM 1-month term deposit (19 billion VND * 4.5% per annum)	19,000,000,000	
2	08/08/2025	BN 002/0825	VietinHCM 1-month term deposit (20 billion VND * 4.5% per annum)	20,000,000,000	
3	08/08/2025	BN 002/0825	VietinHCM 1-month term deposit (22 billion VND * 4.5% per annum)	22,000,000,000	
4	08/08/2025	BN 002/0825	VietinHCM 1-month term deposit (24 billion VND * 4.5% per annum)	24,000,000,000	
5	08/08/2025	BN 002/0825	VietinHCM 1-month term deposit (26 billion VND * 4.5% per annum)	26,000,000,000	
6	08/08/2025	BN 002/0825	VietinHCM 1-month term deposit (28 billion VND * 4.5% per annum)	28,000,000,000	
7	31/12/2025		The balance in the bank account from the share issuance under the ESOP program in 2025	440,000,000	
<b>Total</b>				<b>139,440,000,000</b>	

Prepared by



Nguyen Thi Lan Huong

Ho Chi Minh City, 30 March 2026

Chief Accountant



Dang Thi Thuy Trang

General Director



Vuong Van Minh



**3. Information regarding share issuances under the ESOP program**

**3.1. Issuance of shares under the ESOP program in 2024**

**Legal basis**

- Resolution of the Annual General Meeting of Shareholders 2024 No. 02/2024/NQ\_ĐHĐCĐ dated April 23, 2024;
- Board of Directors Resolution of No. 26/2024/NQ\_HĐQT dated August 15, 2024, approving the implementation of the plan to issue 10,800,000 shares under the employee stock ownership plan program (“ESOP program”) in accordance with Resolution No. 02/2024/NQ\_ĐHĐCĐ dated April 23, 2024, of the General Meeting of Shareholders; approving the issuance of the ESOP regulation, the list of employees, and the number of shares to be allocated to employees of the company and its subsidiaries; and approving that all shares issued under the ESOP program will not be entitled to receive stock dividends during the shareholder record date as approved;
- Official Letter No. 6090/UBCK-QLCB dated September 20, 2024, from the State Securities Commission regarding the reporting documents for the issuance of shares to pay dividends and the issuance of shares under the employee stock ownership plan program of KDH;
- Board of Directors Resolution of No. 27/2024/NQ\_HĐQT dated September 23, 2024, approving the list of employees and the number of shares allocated to employees of the company and its subsidiaries, replaces the list of employees and the number of shares allocated to employees previously approved in Board of Directors Resolution No. 26/2024/NQ\_HĐQT dated August 15, 2024;
- Official Letter No. 6340/UBCK-QLCB dated September 26, 2024, from the State Securities Commission regarding the reporting documents for the issuance of shares under the employee stock ownership plan program of KDH;
- Board of Directors Resolution of No. 29/2024/NQ\_HĐQT dated October 23, 2024, approving the issuance of 10,800,000 shares under the employee stock ownership plan program, as approved by the 2024 Annual General Meeting of Shareholders in Resolution No. 02/2024/NQ\_ĐHĐCĐ dated April 23, 2024;
- Official Letter No. 7323/UBCK-QLCB dated October 29, 2024, from the State Securities Commission regarding the report on the results of issuing shares to pay dividends and the results of issuing shares under the employee stock ownership plan program of KDH.
- The Certificate of Business Registration, amended for the 32nd time on November 11, 2024, was issued by the Department of Planning and Investment of Ho Chi Minh City, with the company's charter capital being 10,111,425,650,000 VND.

**General information**

No	Content	Information
1	Share name	: Shares of Khang Dien House Trading and Investment Joint stock company
2	Stock code	: KDH
3	Type of shares	: Common shares
4	Par value	: 10,000 VND/share
5	Total number of shares issued	: 10,800,000 shares
6	Issuance price	: 17,000 VND/share
7	Total value of the issuance at par value	: 108,000,000,000 VND
8	Offerees	: The Board of Directors and employees of Khang

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 Rooms 1 & 2, 11th floor, Saigon Centre, 67 Le Loi street, Sai Gon ward, Ho Chi Minh City  
**Notes to the report on the use of capital (continued)**

No	Content	Information
		Dien House Trading and Investment Joint Stock Company and its subsidiaries ("employees")
9	Criteria for employees participating in the ESOP program, principles for determining the number of shares allocated to each individual	: According to the regulation on issuance of shares under the employee stock ownership plan program ("ESOP Regulation")
10	Transfer restriction	: Shares issued to employees during the offering will be restricted from transfer for 01 (one) year from the end date of the issuance (the date of completion of collection of share purchase proceeds from employees)
11	Implementation time	: Following the announcement by the State Securities Commission that it has received all the necessary documents for the issuance report, the issuance is expected to take place in the third and fourth quarters of 2024
12	End date of the issuance	: 18/10/2024

**Release results**

Board of Directors Resolution of No. 29/2024/NQ\_HĐQT dated October 23, 2024, approving the issuance of 10,800,000 shares under the employee stock ownership plan program. Details are as follows:

No	Content	Information
1	Number of shares allocated	: 10,800,000 shares, equivalent to 100% of the total number of shares issued
2	Number of employees allocated	: 233 persons
3	Total amount raised from the issuance	: 183,600,000,000 VND

On October 29, 2024, the State Securities Commission issued Official letter No. 7323/UBCK-QLCB regarding the report on the results of the share issuance for dividend payment and the results of the share issuance under the employee stock ownership plan program of KDH.

**3.2. Issuance of shares under the ESOP program in 2025**

**Legal basis**

- Resolution of the Annual General Meeting of Shareholders 2025 No. 01/2025/NQ\_ĐHĐCĐ dated April 24, 2025 ;
- Board of Directors Resolution of No. 07/2025/NQ\_HĐQT dated June 13, 2025, approving the implementation of the plan to issue 9,960,000 shares under the employee stock ownership plan program ("ESOP program") in accordance with Resolution No. 01/2025/NQ\_ĐHĐCĐ dated April 24, 2025, of the General Meeting of Shareholders; approving the issuance of the ESOP regulation, the list and number of shares to be allocated to employees; and approving that all shares issued under the ESOP program will not be entitled to receive stock dividends during the shareholder record date as approved;
- Official Letter No. 2785/UBCK-QLCB dated June 24, 2025, from the State Securities Commission regarding the reporting documents for the issuance of shares to pay dividends and the issuance of shares under the employee stock ownership plan program of KDH;



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**Notes to the report on the use of capital (continued)**

- Board of Directors Resolution of No. 11/2025/NQ\_HDQT dated July 29, 2025, approving the issuance of 9,960,000 shares under the employee stock ownership plan program, as approved by the 2025 Annual General Meeting of Shareholders in Resolution No. 01/2025/NQ\_DHDCE dated April 24, 2025;
- Official Letter No. 4018/UBCK-QLCB dated August 4, 2025, from the State Securities Commission regarding the report on the results of issuing shares to pay dividends and the results of issuing shares under the employee stock ownership plan program of KDH Company.
- The Certificate of Enterprises Registration, amended for the 34th time on August 6, 2025, was issued by the Ho Chi Minh City Department of Finance, with the company's charter capital being 11,222,148,990,000 VND.

**General information**

No	Content	Information
1	Share name	: Shares of Khang Dien House trading and Investment Joint stock company
2	Stock code	: KDH
3	Type of shares	: Common shares
4	Par value	: 10,000 VND/share
5	Total number of shares issued	: 9,960,000 shares
6	Issuance price	: 14,000 VND/share
7	Total value of issuance at par value	: 99,600,000,000 VND
8	Offerees	: The Board of Directors and employees of the Company and its group of subsidiaries ("employees")
9	Criteria for employees participating in the ESOP program, principles for determining the number of shares allocated to each individual	: The criteria for selecting employees participating in the issuance are based on the following two criteria: - Position - Contribution level Details of the criteria for employees participating in the ESOP program and the principles for determining the number of shares allocated to each employee are stipulated in Articles 7 and 8 of the Regulation on the Issuance of Shares under the Employee Stock Ownership Plan Program in the Company ("ESOP Regulation")
10	Transfer restriction	: Shares issued to employees during the offering will be restricted from transfer for 01 (one) year from the end date of the issuance (the date of completion of collection of share purchase proceeds from employees)
11	Implementation time	: It is expected that in the third or fourth quarter of 2025, after the State Securities Commission ("SSC") issues a written notice confirming receipt the Company's issuance report documents

No	Content	Information
12	End date of the issuance	: 23/07/2025

#### Release results

Board of Directors Resolution of No. 11/2025/NQ\_HĐQT dated July 29, 2025, approving the issuance of 9,960,000 shares under the employee stock ownership plan program. Details are as follows:

No	Content	Information
1	Number of shares allocated	: 9,960,000 shares, equivalent to 100% of the total number of shares issued
2	Number of employees allocated	: 244 persons
3	Total amount raised from the issuance	: 139,440,000,000 VND

On August 04, 2025, the State Securities Commission issued Official letter No. 4018/UBCK-QLCB regarding the documentation reporting the results of the share issuance for dividend payment and the results of the share issuance under the employee stock ownership plan program of KDH.

#### 4. Use of capital the proceeds from share issuances under the ESOP program

##### 4.1. Plan for the use of proceeds

##### 4.1.1. Issuance of shares under the ESOP program in 2024

Based on:

Resolution of the Annual General Meeting of Shareholders 2024 No. 02/2024/NQ\_ĐHĐCĐ dated April 23, 2024.

Board of Directors Resolution of No. 26/2024/NQ\_HĐQT dated August 15, 2024, approving the implementation of the plan to issue 10,800,000 shares under the employee stock ownership plan program ("ESOP program") in accordance with Resolution No. 02/2024/NQ\_ĐHĐCĐ dated April 23, 2024, of the General Meeting of Shareholders; approving the issuance of the ESOP regulation, the list of employees, and the number of shares to be allocated to employees of the company and its subsidiaries; and approving that all shares issued under the ESOP program will not be entitled to receive stock dividends during the shareholder record date as approved.

The plan for using the funds raised from the issuance of 10,800,000 shares under the employee stock ownership plan program in 2024 has been approved as follows:

No	The use of proceeds	Estimated amount to be used (VND)	Notes
1	Supplementing the company's business capital	183,600,000,000	
<b>Total</b>		<b>183,600,000,000</b>	

##### 4.1.2. Issuance of shares under the ESOP program in 2025

Based on:

- Resolution of the Annual General Meeting of Shareholders 2025 No. 01/2025/NQ\_ĐHĐCĐ dated April 24, 2025;

- Board of Directors Resolution of No. 07/2025/NQ\_HĐQT dated June 13, 2025, approving the implementation of the plan to issue 9,960,000 shares under the employee stock ownership plan program ("ESOP program") in accordance with Resolution No. 01/2025/NQ\_ĐHĐCĐ dated April 24, 2025, of the General Meeting of Shareholders; approving the issuance of the ESOP regulation,

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**Notes to the report on the use of capital (continued)**

the list and number of shares to be allocated to employees; and approving that all shares issued under the ESOP program will not be entitled to receive stock dividends during the shareholder record date as approved.

The plan for using the funds raised from the issuance of 9,960,000 shares under the employee stock ownership plan program in 2025 has been approved as follows:

No	The use of proceeds	Estimated amount to be used (VND)	Notes
1	Supplementing the company's business capital	139,440,000,000	
<b>Total</b>		<b>139,440,000,000</b>	

**4.2. Capital usage details**

**4.2.1. Issuance of shares under the ESOP program in 2024**

Unit: VND

No	The use of proceeds	Amount	Notes
1	Paying salaries and payroll deductions	21,053,446,848	
2	Payment of taxes and fees	4,432,590,004	
3	Bond interest payments	66,252,378,085	
4	Payment of remuneration to the Board of Directors, Board of Supervisors, and Internal Auditors	720,000,000	
5	Other expenses	3,852,609,747	
<b>Total</b>		<b>96,311,024,684</b>	

**4.2.2. Issuance of shares under the ESOP program in 2025**

Unit: VND

No	The use of proceeds	Amount	Notes
<b>Total</b>			-

**5. Intended use of report**

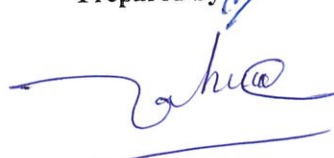
This capital utilization report reflects the situation regarding the use of capital from the share issuances under the ESOP program in 2024 and 2025 up to December 31, 2025, by Khang Dien House Trading and Investment Joint Stock Company.

This Report on the use of capital is also prepared for the company to report to the General Meeting of Shareholders and to meet the requirements of State management agencies and is only related to the use of the proceeds from share issuances under the employee stock ownership plan program and not related to the entire Financial Statement of the company. Therefore, this report may not be suitable for other purposes.

Prepared by

Chief Accountant

General Director






**Nguyen Thi Lan Huong**

**Dang Thi Thuy Trang**

**Vuong Van Minh**

Ho Chi Minh City, 30 March 2026