

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

SOCIALIST REPUBLIC OF VIET NAM
Independence - Freedom - Happiness

No.: 31/2026/CV-KĐ

Ho Chi Minh City, March 27th, 2026

Re: Disclosure of information on the
financial position

To: State Securities Commission
Ho Chi Minh City Stock Exchange
Hanoi Stock Exchange
Bond Investors

Pursuant to the regulations in Circular No. 76/2024/TT-BTC dated November 6th, 2024 of the Ministry of Finance providing guidance on the information disclosure and reporting regime regarding the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in the international market, Khang Dien House Trading and Investment Joint Stock Company (“**The Company**”) hereby submits the contents of periodic information disclosure on the financial position as follows:

1. Information about the enterprise

- Enterprise name: **Khang Dien House Trading and Investment Joint Stock Company**
- Enterprise Registration Certificate No.: 0302588596, first issued by the Business Registration Office - Department of Finance of Ho Chi Minh City on May 2nd, 2007, 34th amendment registration on August 6th, 2025
- Head office address: Rooms 1 & 2, 11th Floor, Saigon Centre, 67 Le Loi, Sai Gon Ward, Ho Chi Minh City, Vietnam
- Tel: 028.3820.8858 Fax: 028.3820.8859 Email: info@khangdien.com.vn
- Type of enterprise: Joint Stock Company
- Main business activities: Real estate business, land use rights owned by the owner/user or leased (Industry code 6810 - primary).
- Tax code: 0302588596

2. Financial position

- Reporting period: year 2025 (from January 1st, 2025 to December 31st, 2025)
- The key financial indicators of the enterprise during the reporting period based on figures from the audited 2025 consolidated financial statements are as follows:

Items	Previous period*	Reporting period
1. Owners' equity (VND)	19,453,433,584,000	21,164,279,720,000
- Owners' contributed capital	10,111,425,650,000	11,222,148,990,000
- Share premium	3,313,574,244,000	3,353,414,244,000
- Funds appropriated from profit after tax	351,865,559,000	351,865,559,000
- Undistributed profit after tax	3,617,810,462,000	3,595,429,609,000
- Non-controlling interests	2,058,757,669,000	2,641,421,318,000
- Asset revaluation difference	0	0
- Foreign exchange difference	0	0



Items	Previous period*	Reporting period
2. Total liabilities (VND)	11,304,286,326,000	12,909,740,367,000
- Bank borrowings	5,998,206,256,000	10,149,401,114,000
- Borrowings from bond issuance	1,100,000,000,000	0
+ Privately placed bonds in the domestic market	1,100,000,000,000	0
+ Publicly offered bonds in the domestic market	0	0
+ Bonds offered in the international market	0	0
- Other payables	4,206,080,070,000	2,760,339,253,000
+ <i>Short-term payables to suppliers</i>	288,309,210,000	113,158,677,000
+ <i>Short-term advances from customers</i>	1,901,227,417,000	648,302,363,000
+ <i>Taxes and amounts payable to the State</i>	277,484,988,000	389,295,706,000
+ <i>Other short-term payables</i>	615,224,587,000	562,851,931,000
+ <i>Other long-term payables</i>	1,123,833,868,000	1,046,730,576,000
3. Capital structure (times):		
- Liabilities/Total assets ratio	0.37	0.38
- Liabilities/Owners' equity ratio	0.58	0.61
4. Solvency (times):		
- Current ratio (current assets/current liabilities)	6.90	8.99
- Quick ratio ((current assets - inventories) / current liabilities)	1.59	2.38
- Interest coverage ratio (profit before tax and interest/interest expense)	2.35	3.45
5. Outstanding issued bonds/owners' equity (times):		
- Total outstanding corporate bonds/owners' equity ratio	0.06	0
- Outstanding privately placed corporate bonds/owners' equity ratio	0.06	0
6. Profit (VND):		
- Profit before tax	1,051,048,716,000	2,038,965,044,000
- Profit after tax in the financial year	803,639,057,000	1,626,638,365,000
- Accumulated loss (if any)		
7. Profitability indicators (%):		
- Profit after tax/Total assets ratio	3%	5%
- Profit after tax/Owners' equity ratio	4%	8%
8. Financial safety indicators, capital adequacy ratios in accordance with specialized laws (real estate enterprises, credit institutions, securities companies, etc.) (if any)	None	None

*Remarks: * The previous period is the same period of the preceding year for an annual reporting period.*

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**** Financial position figures are calculated from the annual financial statements audited by an eligible audit firm.**

***** In case the bond/loan is denominated in a foreign currency, use the exchange rate at the reporting date, being the selling rate of Joint Stock Commercial Bank for Foreign Trade of Vietnam.**

****** For enterprises which, under specialized laws, are subject to financial safety indicators, it is required to clearly state: the type of enterprise, the financial safety indicators stipulated under which specialized law, the figures according to the audited financial statements, and clearly state whether the enterprise meets the financial safety indicators as prescribed by law.**

3. Auditor's opinion on the 2025 financial statements audited by an eligible audit firm:

- The 2025 financial statements were audited by an eligible audit firm, PwC (Vietnam) Co., Ltd.
- Auditor's opinion: unqualified (details in the audited 2025 financial statements).

We undertake to take full legal responsibility for the content, accuracy, and completeness of the disclosed information above./.

PREPARED BY

Finance Specialist



Huynh Ngoc Diem Thuy

KHANG DIEN HOUSE TRADING AND INVESTMENT JOINT STOCK COMPANY

LEGAL REPRESENTATIVE

GENERAL DIRECTOR



VUONG VAN MINH



Recipients:

- *As above;*
- *Save Archives.*

Enclosed documents include:

- The Company's separate audited financial statements for 2025;
- The audited consolidated financial statements for 2025.