

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

**SOCIALIST REPUBLIC OF VIET NAM
Independence - Freedom - Happiness**

No.: 34/2026/CV-KĐ

Ho Chi Minh City, March 17th, 2026

*Re: Disclosure of information on the
status of performance of the issuing
enterprise's commitments to
bondholders*

**To: State Securities Commission of Viet Nam
Ho Chi Minh City Stock Exchange
Hanoi Stock Exchange
Bond Investors**

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

1. Information about the enterprise

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

2. Reporting period: year 2025 (from January 1st, 2025 to December 31st, 2025)

3. Status of compliance with information disclosure regulations by each outstanding bond code:

No.	Bond code	Status of periodic information disclosure (compliant/non-compliant)	Status of information disclosure regarding redemption, exchange, conversion, exercise of rights (if any) (compliant/non-compliant)	Status of extraordinary information disclosure (compliant/non-compliant)	Status of other information disclosure (compliant/non-compliant) (if any)
1	KDHH2125001	Compliant	Compliant	Compliant	Compliant
2	KDHH2225001	Compliant	Compliant	Compliant	Compliant

4. Status of performance of other commitments by each outstanding bond code:

The issuing enterprise specifically discloses compliance with the issuing enterprise’s commitments under the issuance plan and the information disclosed prior to the issuance:

No.	Bond code	Issue date	Contents	Details	Compliance result
1	KDHH2125001	14/06/2021	Purpose of issuance	Increase the Company's working capital scale	Compliant
			Collateral/payment guarantee	None	
			Status of interest and principal payments of the bonds	<ul style="list-style-type: none"> - Interest calculation and payment period: a continuous period of 06 (six) months commencing from (and including) the issue date (or the interest payment date) until (but excluding): (i) the first interest payment date (or the next interest payment date); or (ii) the date on which the bonds are redeemed prior to maturity in accordance with the terms and conditions of the bonds. - If an interest payment date, maturity date, or other due date for early redemption of the bonds is not a Business Day, the payment/refund of bond principal/interest shall be made on the next Business Day following such date and, in that case, the bonds shall continue to bear interest at the interest rate applicable to the relevant interest period until, but excluding, the date of such principal payment/refund. - Bond principal shall be paid in a lump sum on the maturity date or the early redemption date. 	Sufficient; On time
Early redemption commitment	<p>The bonds may be redeemed by the Company in the following cases:</p> <ul style="list-style-type: none"> - The Company is obligated to redeem the bonds prior to maturity at the request of the Bondholders upon the occurrence of any event of default under the terms and conditions of the bonds; - The Company may propose to redeem all or part of the bonds prior to maturity at any time after 12 months from the issue date and by any method consistent with the terms and conditions of the bonds and applicable laws. - Bondholders may request the Company to redeem the bonds prior to maturity in accordance with the terms and conditions of the bonds, as follows: <ul style="list-style-type: none"> (i) Bondholders are entitled to request the Company to redeem up to 25% of the total par value of the issued bonds on the first interest payment date at a price per bond equal to the par value plus bond interest and all other amounts accrued but unpaid up to the early redemption date; (ii) Bondholders are entitled to request the Company to redeem once in every 12 months from the issue date, and each redemption must be at least 30% of the issuance tranche value, at a redemption price equal to the par value of the issued bonds. 	Compliant			



No.	Bond code	Issue date	Contents	Details	Compliance result
				(iii) Except for early redemption under items (i) and (ii) above, Bondholders are entitled to request the Company to redeem the bonds prior to maturity after 12 months from the issue date at a redemption price equal to the par value plus bond interest and all other amounts accrued but unpaid with respect to the bonds redeemed under item (iii) up to the early redemption date. In this case, a confirmation notice of the Company's consent to the early redemption is required.	
			Bond conversion commitment	None	
			Other commitments of the issuing enterprise	<p>- Information disclosure commitment The Company commits to disclose information in accordance with Decree No. 153/2020/ND-CP dated December 31st, 2020 on offering and trading of privately placed corporate bonds in the domestic market and offering of corporate bonds in the international market; Decree No. 65/2022/ND-CP dated September 16th, 2022; and Circular No. 76/2024/TT-BTC dated November 6th, 2024 guiding the information disclosure regime and reporting regime for offering and trading of privately placed corporate bonds in the domestic market and offering of corporate bonds in the international market.</p> <p>- Other commitments to Investors and Bondholders:</p> <ul style="list-style-type: none"> + Properly implement the issuance plan and method; comply with regulations on the purpose of use of proceeds from the bonds. + Commit to pay bond principal and interest on time. Redeem the bonds prior to maturity at the request of the Bondholders in cases where early redemption is required under law and the terms and conditions of the bonds. + Provide necessary information to Bondholders. 	Compliant
2	KDHH2225001	23/08/2022	Purpose of issuance	Increase the working capital scale by contributing additional capital to increase the charter capital of International Consulting Company Limited ("IC Co., Ltd") (the Company directly owns 99.9% of the charter capital) for IC Co., Ltd to use the entire amount to contribute additional capital to Binh Trung Real Estate Business Investment Company Limited ("Binh Trung Company") (IC Co., Ltd directly owns 99.9% of the charter capital) to serve Binh Trung Company's business operations.	Compliant

5885
 NG T
 HÂN Đ
 H DOA
 ANG T
 PHỒ H

No.	Bond code	Issue date	Contents	Details	Compliance result
			Collateral/ payment guarantee	None	
			Status of interest and principal payments of the bonds	<ul style="list-style-type: none"> - The interest calculation period is a continuous period of 06 (six) months commencing from (and including) the issue date (or the interest payment date) until (but excluding) (i) the first interest payment date (or the next interest payment date) or (ii) the date the bonds are redeemed prior to maturity in accordance with the terms and conditions of the bonds. - If an interest payment date, maturity date, or other due date for early redemption of the bonds is not a Business Day, the payment/refund of bond principal/interest shall be made on the next Business Day following such date and, in that case, the bonds shall continue to bear interest at the interest rate applicable to the relevant interest period until, but excluding, the date of such principal payment/refund. - Bond principal shall be paid in a lump sum on the maturity date or the early redemption date. 	Sufficient; On time
			Early redemption commitment	<p>The bonds may be redeemed by the Company in the following cases:</p> <ul style="list-style-type: none"> - The Company is obligated to redeem the bonds prior to maturity at the request of the Bondholders upon the occurrence of any event of default under the terms and conditions of the bonds; - The Company may propose to redeem all or part of the bonds prior to maturity at any time after 12 months from the issue date and by any method consistent with the terms and conditions of the bonds and applicable laws. - Bondholders may request the Company to redeem the bonds prior to maturity in accordance with the terms and conditions of the bonds, as follows: <ul style="list-style-type: none"> (i) Bondholders are entitled to request the Company to redeem once in every 12 months from the issue date, and each redemption must be at least 30% of the issuance tranche value, at a redemption price equal to the par value of the issued bonds. (ii) Except for early redemption under item (i) above, Bondholders are entitled to request the Company to redeem the bonds prior to maturity after 12 months from the issue date at a redemption price equal to the par value plus bond interest and all other amounts accrued but unpaid with respect to the bonds redeemed under item (ii) up to the early redemption 	Compliant



No.	Bond code	Issue date	Contents	Details	Compliance result
				date. In this case, a confirmation notice of the Company's consent to the early redemption is required.	
			Bond conversion commitment	None	
			Other commitments of the issuing enterprise	<p>- Information disclosure commitment: The Company commits to disclose information in accordance with Decree No. 153/2020/ND-CP dated December 31st, 2020 on offering and trading of privately placed corporate bonds in the domestic market and offering of corporate bonds in the international market; Decree No. 65/2022/ND-CP dated September 16th, 2022; and Circular No. 76/2024/TT-BTC dated November 6th, 2024 guiding the information disclosure regime and reporting regime for offering and trading of privately placed corporate bonds in the domestic market and offering of corporate bonds in the international market.</p> <p>- Other commitments:</p> <ul style="list-style-type: none"> + Properly implement the issuance plan and method; comply with regulations on the purpose of use of proceeds from the bonds. + Commit to pay bond principal and interest on time. Redeem the bonds prior to maturity at the request of the Bondholders in cases where early redemption is required under law and the terms and conditions of the bonds. + Provide necessary information to Bondholders. 	Compliant



We hereby undertake to take full legal responsibility for the content, accuracy, and completeness of the disclosed information stated 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