

No. 1804.1/2026/KBC/TT-HDQT

Bac Ninh, March 27th, 2026

SUBMISSIONS

THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Pursuant to:

- *Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17th, 2020, amended and supplemented by Law No. 03/2022/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on January 11th, 2022, amended and supplemented by Law No. 76/2025/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on June 17th, 2025 and guiding documents;*
- *Securities Law No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam dated November 26th, 2019, amended and supplemented by Law 56/2024/QH15 approved by the National Assembly of the Socialist Republic of Vietnam on November 29th, 2024 and guiding documents;*
- *Current Charter on organization and operation of Kinh Bac City Development Holding Corporation;*
- *The 2025 Audited Financial Statements of Kinh Bac City Development Holding Corporation audited by Grant Thornton (Vietnam) Limited.*

Dear Our Valued Shareholders!

The Board of Directors (“BOD”) of Kinh Bac City Development Holding Corporation would like to send our respectful greetings to Shareholders.

The BOD submits to the General Meeting of Shareholders (“GMS”) for consideration and approval on the following issues at the Corporation’s 2026 Annual GMS:

I. APPROVING THE REPORT ON THE PERFORMANCE IN 2025 – PLAN FOR 2026 AND THE REPORT ON THE IMPLEMENTATION THE RESOLUTIONS OF THE 2025 GMS OF THE BOARD OF DIRECTORS

The Report on the performance in 2025 - plan for 2026 and The Report on the implementation of the resolutions of the 2025 GMS of the BOD are kindly submitted to the GMS for approval.

II. APPROVING THE REPORT ON 2025 BUSINESS PERFORMANCE AND 2026 BUSINESS PLAN OF EXECUTIVE BOARD

The Report on the 2025 Business Performance and the 2026 Business Plan of the Executive Board are kindly proposed to the GMS for approval.

In particular, the Board of Directors issued Resolution No. 2603/2026/KBC/NQ-HDQT dated March 27th, 2026 on the approval of the Business Plan for 2026 of the Executive Board. In which, the consolidated revenue and consolidated profit plan of the Corporation as follows:

- ✓ Estimated consolidated revenue: VND **10,000** billion;
- ✓ Estimated consolidated profit after tax: VND **3,000** billion.

III. APPROVING THE REPORT ON THE SUPERVISORY ACTIVITIES OF THE SUPERVISORY BOARD IN 2025

The Report on supervising activities of the Supervisory Board in 2025 is kindly proposed to the GMS for approval.

IV. APPROVING THE 2025 FINANCIAL STATEMENTS OF KINH BAC CITY DEVELOPMENT HOLDING CORPORATION AUDITED BY GRANT THORNTON (VIETNAM) LIMITED & RELATED PARTY TRANSACTIONS AND BALANCES AS PRESENTED IN THE NOTES TO THE 2025 AUDITED FINANCIAL STATEMENTS

The 2025 Financial Statements of Kinh Bac City Development Holding Corporation were audited in accordance with the prescribed accounting standards by Grant Thornton (Vietnam) Limited, including:

- (1) Report of the Executive Board;
- (2) Independent audit report;
- (3) Balance sheet;
- (4) Income statement;
- (5) Cash flows statement;
- (6) Notes of the financial statements;
- (7) Transactions and balances with related parties as presented in the Notes to the Financial Statements.

The BOD submits the 2025 audited Financial Statements, prepared by Grant Thornton (Vietnam) Limited, along with related-party transactions and balances disclosed in the Notes of the 2025 audited financial statements, for approval by the GMS.

V. APPROVING THE SELECTION OF THE INDEPENDENT AUDITOR FOR THE 2026 FINANCIAL STATEMENTS

Criteria for selecting the independent auditing firm for the 2026 Financial statements:

- The auditing firm must be an independent audit enterprise included in the list of entities eligible to provide audit services as announced by the Ministry of Finance at the time of selection. It must fully meet all professional standards and conditions, possess a team of qualified auditors, and be approved by the State Securities Commission to audit public interest entities operating in the securities sector in 2026.

The firm must have a strong reputation and extensive experience in the field.

- The firm must not have any conflicts of interest in connection with auditing the Corporation's financial statements.
- The proposed audit fee must be competitive and appropriate to the content, scope, and timeline of the audit engagement.

According to the recommendations and proposals of the Supervisory Board, and in order to facilitate the management process, ensure the audit timeline, and maintain the quality of the 2026 audited financial statements, the Board of Directors respectfully submits to the General Meeting of Shareholders to approving the following list of auditing firms:

- (1) Ernst & Young Vietnam Limited (E&Y)
- (2) Grant Thornton (Vietnam) Limited
- (3) KPMG Limited (KPMG)
- (4) Deloitte Vietnam Audit Co., Ltd (Deloitte)
- (5) PWC (Vietnam) Limited (PWC)
- (6) UHY Audit and Advisory Limited
- (7) International Audit and Valuation Limited
- (8) Vietnam Audit and Valuation Limited
- (9) Moore AISC Auditing and Informatics Services Limited
- (10) Other audit firms included in the list of audit companies approved by the State Securities Commission to audit public interest entities in the securities sector for the year 2026.

The Board of Directors respectfully submits to the General Meeting of Shareholders a proposal to authorize the Board of Directors select from the mentioned audit firms to perform the audit and review of the financial statements as follows:

- ✓ To audit the financial statements for the year 2026 and to review the semi-annual financial statements for 2026;
- ✓ To review the financial statements at any other point in time as may be required by the Corporation.

In the event that the selected audit firm is unable to continue performing the audit and review services, or if the BOD determines that the selected audit firm fails to meet the reporting schedule, the BOD respectfully submits to the General Meeting of Shareholders to authorize the Board of Directors to unilaterally decide on the replacement of the audit firm.

The replacement must meet the established criteria and be selected from the list of audit firms previously approved by the General Meeting of Shareholders as mentioned above, to audit and review the financial statements for the year 2026. Any change in the audit firm selected shall be disclosed as an ad hoc disclosure in accordance with the prevailing regulations on information disclosure in the securities market.

VI. REPORT THE REMUNERATION PAYMENTS FOR THE BOARD OF DIRECTORS, SUPERVISORY BOARD; THE SALARY - BONUS FOR THE HEAD OF SUPERVISORY BOARD AND THE EXECUTIVE BOARD IN 2025

The Board of Directors reports to the GMS on the remuneration payment, total income, total taxed income for the Board of Directors (BOD), Supervisory Board (SB) and Executive Board (EB) in 2025 as follows:

Unit: VND

No	Name	Position	Approved remuneration of members of the SB/BOD for 2025	Total Income of the Head of SB, members of EB in 2025	Total income tax paid by KBC in 2025	Total approved expenses/benefits of the BOD and the SB for 2025
1	Nguyen Thi Thu Huong	Member of the BOD, CEO	260,000,000	5,315,501,000	2,606,254,385	295,000,000
2	Huynh Phat	Member of the BOD	260,000,000		11,111,111	271,111,111
3	Le Hoang Lan	Independent Member of the BOD	1,220,000,000		265,000,000	1,485,000,000
4	Dang Nguyen Quynh Anh	Member of the BOD	260,000,000		11,111,111	271,111,111
5	Pham Phuc Hieu	Deputy General Manager, Chief Accountant, Person authorized to disclose information		3,872,533,000	1,832,287,000	
6	Nguyen My Ngoc	Deputy General Manager		1,212,417,000	399,916,846	
7	Phan Anh Dung	Deputy General Manager		474,880,000	62,293,333	
8	Nguyen Bich Ngoc	Head of the SB	130,000,000	191,663,000	8,851,444	330,514,444
9	The Thi Minh Hong	Member of the SB	130,000,000		5,555,556	135,555,556
10	Tran Tien Thanh	Member of the SB	130,000,000		5,555,556	135,555,556
Total						2,923,847,778

(*) In which, the total remuneration for the Board of Directors, the Supervisory Board, and the full-time Head of the Supervisory Board in 2025, including remuneration, salaries, bonuses, and personal income tax approved by the Board of Directors, amounted to VND 2,923,847,778 (In words: Two billion, nine hundred twenty-three million, eight hundred forty-seven thousand, seven hundred seventy-eight dong), representing 58.5% of the limit approved by the 2025 Annual General Meeting of Shareholders. The total amount of remuneration and income of the Board of Directors and the Supervisory Board was partially paid by the Corporation in 2025, with the remaining amount to be paid in the first quarter of 2026

VII. APPROVING THE PLAN OF REMUNERATION, SALARY - BONUS AND OPERATION EXPENSES FOR THE BOARD OF DIRECTORS, THE SUPERVISORY BOARD IN 2026

The BOD would like to submit to the GMS for approval of the plan to pay remuneration, salary, bonus and operating expenses to the Board of Directors, Supervisory Board and Specialized Head of Supervisory Board in 2026 as follows:

1. Number of members of the Board of Directors and Supervisory Board in 2026:
 - Board of Directors: 05 members;
 - Supervisory Board: 03 members.
2. The total salary, bonus, remuneration and operating expenses of the BODS and SB for 2026 is: VND 5,000,000,000/year (*Five billion VND/year*).
3. The GMS authorizes the BOD to base on the actual situation to decide on remuneration, salaries, bonus payments and other expenses for members of the Board of Directors/Supervisory Board to ensure that they would not exceed the total budget approved by the GMS and report to the Annual GMS in 2027.

VIII. APPROVING THE PLAN TO DISTRIBUTE PROFIT AFTER TAX IN 2025 AND THE DIVIDEND PAYMENT PLAN FOR 2026

As of December 31st, 2025, based on the audited financial statements of Kinh Bac City Development Holding Corporation audited by Grant Thornton (Vietnam) Limited, the business results of the Corporation for the year 2025 are as follows:

Pursuant to the consolidated financial statements:

Total Revenue:	VND 7,890,543,283,835
<i>Net revenue from business activities in 2025:</i>	<i>VND 6,687,125,604,053</i>
Net profit after corporate income tax in 2025:	VND 2,208,140,955,280
<i>Net profit after tax attributable to the parent company's shareholders:</i>	<i>VND 2,103,625,414,463</i>
Accumulated undistributed profits until 31/12/2025	VND 6,883,868,092,749

Pursuant to the separate financial statements:

Total Revenue:	VND	1,924,064,192,100
<i>Net revenue from business activities in 2025:</i>	VND	1,469,242,643,438
Net profit after corporate income tax in 2025:	VND	35,188,208,061
Accumulated undistributed profits until	VND	2,022,774,400,475
31/12/2025		

Based on the business results mentioned above and considering the development plan for new projects in 2026, the BOD respectfully proposes to the General Meeting of Shareholders for approval the accumulation of the 2025 profit after corporate income tax into the Corporation's equity capital in order to enhance KBC's financial capacity when implement and develop new projects in 2026.

At the same time, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the 2026 dividend payment plan in cash as follows:

- Proposed dividend rate for 2026: 20% (VND 2,000 per common share)
- Proposed payment method: Cash
- Source of payment: Retained earnings as presented in the latest audited separate financial statements of the Company
- The Board of Directors, based on actual business performance at appropriate times, shall: (1) Decide on interim dividend payments for 2026 (in one or multiple installments); (2) Determine the list of shareholders entitled to receive dividends corresponding to the number of outstanding common shares at the time of payment; (3) Carry out other necessary procedures in accordance with applicable laws and/or requirements of competent authorities (if any)
- Based on the actual business performance and accumulated retained earnings as of December 31st, 2026 as presented in the Corporation's financial statements, the Board of Directors will propose the official 2026 dividend rate for approval by the General Meeting of Shareholders at the 2027 Annual General Meeting.

IX. BOND LISTING

The Board of Directors respectfully proposes to the General Meeting of Shareholders for approval the listing of bonds that are required to be listed in accordance with the law, including bonds issued by the Corporation that are currently outstanding and those to be newly issued in 2026 until the time of the nearest General Meeting of Shareholders in 2027 (including bonds for which the issuance plan is approved by the Board of Directors); and to authorize the Board of Directors to carry out the necessary procedures to list such bonds on the Stock Exchange in accordance with the provisions of law.

Recipients:

- The shareholders;
- Members of Board of Directors;
- Members of Supervisory Board;
- SSC, Stock Exchange;
- Stored: Administration

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN OF THE BOARD

(Signed)

DANG THANH TAM