



SUCCESSFUL COMPLETION SUSTAINABLE PIONEERING

SUSTAINABLE DEVELOPMENT REPORT 2025



LIST OF ABBREVIATIONS

B

B.O.D Board of Directors
BIM Building Information Modeling

C

CSJ Cap Saint Jacques

D

Dept. Department

E

EDGE Excellence in Design for Greater Efficiencies

EIA Environmental Impact Assessment

ESG Environmental - Social - Governance

G

GRI Global Reporting Initiative

H

HCMC Ho Chi Minh City

HOSE Ho Chi Minh Stock Exchange

HR Human Resources

I

IFRS International Financial Reporting Standards

IR Investment Relatos

J

J.S.C Joint Stock Company

S

SDGs Sustainable Development Goals

V

VND Vietnam Dong



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MESSAGE FROM THE CHAIRMAN OF THE B.O.D OF DIC GROUP

Dear Shareholders, Partners, Customers and all Employees,

2025 closed against the backdrop of the real estate market continuing to face many challenges in liquidity, sources of capital and increasingly stringent legal requirements. In that context, with resilience and a clear orientation toward sustainable development, DIC Group proactively adapted, strengthened its internal foundations, and gradually affirmed its ability to implement large-scale, integrated, and responsible projects. With a focus on integrating ESG (Environmental – Social – Governance) into its long-term strategy, DIC Group proactively restructured, reinforced its financial base, elevated governance standards, and remained steadfast in pursuing an urban development model that harmonizes economic efficiency with environmental and social responsibility.

We recognize that, in a market cycle marked by significant volatility, core values, a strong culture, and a robust governance system are the foundation for our stable and sustainable growth.

2025 – STEADFAST IN CREATING SUSTAINABLE VALUE

1. Strengthening the financial and governance foundations

In 2025, DIC Group focused on directing the restructuring of its investment portfolio, prioritizing resources for key projects with complete legal documentation and long-term development potential. DIC Group strengthened cash flow management, controlled costs and improved the efficiency of capital use.

The risk management system continued to be refined; information disclosure mechanisms were implemented transparently and in a timely manner, ensuring the rights and interests of shareholders and investors. Corporate governance standards were gradually aligned with best practices in the market.

We understand that each urban area is not only a place to live, but also a living ecosystem – where people, nature and infrastructure should be developed in harmony.

2. Promoting urban development in a green and sustainable direction

In 2025, DIC Group will continue to integrate environmental factors into project planning and development. The orientations towards increasing green space, optimizing construction density, and applying energy-saving materials and solutions will be consistently implemented.

DIC Group is gradually building a system to monitor energy consumption and to manage water and waste during construction, aiming to minimize environmental impacts throughout the entire project lifecycle; it has achieved positive results in reducing emissions at DIC Group's headquarters in line with the 10% emissions reduction roadmap for the 2025–2027 period.

We understand that each urban area is not only a place to live, but also a living ecosystem – where people, nature and infrastructure should be developed in harmony.

“ DIC Group believes that corporate value is truly sustainable only when economic growth is harmonized with environmental protection, social development, and transparent governance standards. When these three factors go hand in hand, a company not only generates profits but also build trust and contribute positively to overall development.

3. Creating social value and developing human resources

DIC Group continues to accompany localities where its projects are implemented, contributing to the budget, creating jobs and promoting local economic development. Social welfare programs and community support are maintained in the spirit of responsibility and sharing, with a total budget for community social activities and employee welfare amounting to 7.389 billion VND.

For the workforce, by 2025, DIC Group continues to enhance professional training, improve management capacity, and strengthen corporate culture based on the core values of 5T: Loyalty - Autonomy - Speed - Dedication - Trust. We believe that human resources are the foundation for all long-term development strategies.

2026 – STEADFAST IN VISION, UNITED TO OVERCOME WAVES

Entering 2026, we are fully aware that the market will continue to undergo significant differentiation. For a business to develop sustainably, it must possess three key factors: solid financial capacity, transparent governance, and a responsible development strategy.

In this spirit, DIC Group commits to:

1. Enhancing ESG standards

DIC Group will continue to adhere to the established roadmap for reducing emissions and optimizing energy use in new projects; strengthening the implementation of ESG criteria, aligning with current best practices.

2. Focusing on key projects with complete legal frameworks

In 2026, DIC Group will prioritize resources for highly feasible projects that meet the actual market demand and align with the sustainable urban development orientation based on the principle of sustainable growth without compromising speed.

3. Accelerating digital transformation and improving operational efficiency

DIC Group will enhance the applications of technology in every department and field; simultaneously improving internal processes to optimize costs and increase productivity.

4. Building a united corporation culture

We believe that overcoming challenges requires not merely the right strategy but also the consensus and sense of responsibility of the entire system. We are committed to building a transparent, equitable working environment that values personal responsibility and a spirit of innovation; ensuring employees' comprehensively development and long-term engagement.

Amid market fluctuations, we choose not to avoid "big waves" but to proactively strengthen our internal capacities to confidently move forward. Unity will be the foundation for DIC Group to continue stable development, create worthy value for shareholders, and make positive contributions to the community. We believe that when we share a common vision and commitment, every wave can be overcome.

STEADFAST IN OUR JOURNEY

DIC Group believes that corporate value is truly sustainable only when economic growth is harmonized with environmental protection, social development, and transparent governance standards. When these three factors go hand in hand, a company not only generates profits but also build trust and contribute positively to overall development.

From the solid foundation established in 2025, DIC Group remains steadfast in the chosen path: responsible development, focused growth, and creating long-term value with bold innovation goals in 2026.

On behalf of the Board of Directors of DIC Group, I sincerely thank our shareholders, partners and the community for always trusting and supporting DIC Group throughout more than 35 years of our journey. We are committed to steadfastly pursuing the sustainable development path we have set forth. DIC Group not only builds ordinary structures but also creates projects with new living standards, contributing to a sustainable future for the community and society.

Sincerely,

CHAIRMAN OF THE B.O.D



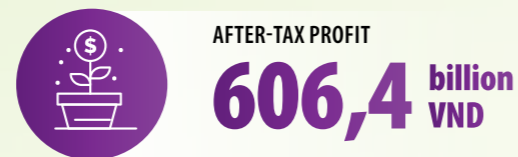
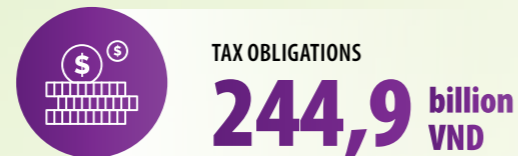
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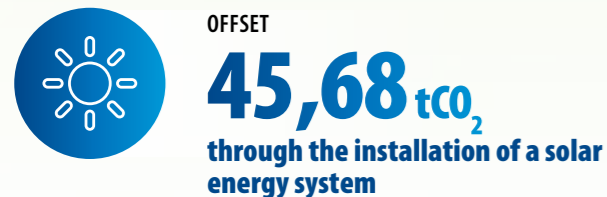
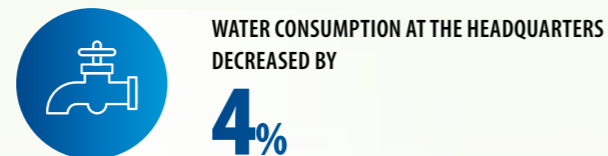
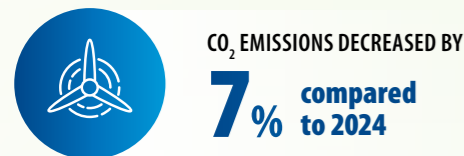
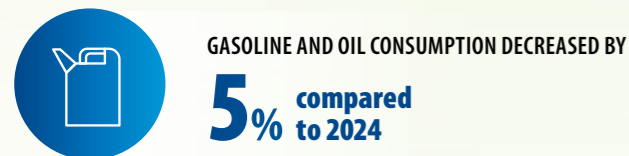
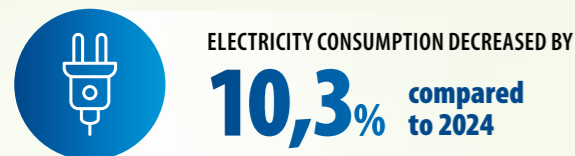
A HALLMARK OF SUSTAINABLE DEVELOPMENT 2025

IMPRESSIVE FIGURES

GOVERNANCE



ENVIRONMENTAL



SOCIAL



OUTSTANDING AWARDS



**TOP 10
OUTSTANDING
ESG-PERFORMING
ENTERPRISES**

Dan Tri News

**IR AWARDS 2025
ENTERPRISES MEETING
2025 INFORMATION
DISCLOSURE STANDARDS**

Vietstock, Vietnam Association of Financial Executives (VAFE), Fili e-Magazine

**HR ASIA
BEST COMPANIES TO
WORK FOR IN ASIA
AWARDS (HRAA) 2025**

HR Asia

**TOP 10
SUSTAINABLE
DEVELOPMENT BRANDS**

Vietnam Economic Association, Vietnam Economic Times (VnEconomy)

**TOP 17
PIONEERING ENTERPRISES
FOR SUSTAINABLE
DEVELOPMENT
IN VIETNAM'S
CONSTRUCTION INDUSTRY**

HCM City Association of Construction and Building Materials

**HO CHI MINH
CITY GREEN
ENTERPRISE
2025**

Ho Chi Minh City Business Union of Business Association (HUBA)

OVERVIEW OF THE 2025 SUSTAINABILITY REPORT

2025 marks the second year that DIC Group has prepared a Sustainability Report separate from the Annual Report in order to provide a comprehensive, transparent and systematic view of DIC Group's strategic direction, operational results and commitments in implementing sustainable development. The Report is prepared with reference to the GRI Standards (Global Reporting Initiative) and aligned with the United Nations Sustainable Development Goals (SDGs), reflecting DIC Group's commitment to harmonize economic growth, environmental protection and social responsibility.

REPORTING PERIOD AND FREQUENCY

The Report is prepared in Vietnam and covers DIC Group's real estate development and business sector. Information in the Report is updated for the 2025 financial year, beginning on 01/01/2025 and ending on 31/12/2025.

DIC Group's Sustainability Report is prepared once a year.

SCOPE OF THE REPORT

The content of DIC Group's 2025 Sustainability Report reflects the economic, social and environmental activities of the Parent Company and Subsidiaries in which DIC Group holds more than 50% of charter capital, including real estate projects that are in the investment, construction and operation phases during the reporting period.

Detailed information on DIC Group's financial position and governance will be disclosed in the 2025 Annual Report.

At the same time, DIC Group references and integrates certain disclosure requirements related to sustainability that have a material impact according to IFRS S1 and IFRS S2 standards.

In the context of the economic and real estate market in 2025 gradually recovering while facing increasing challenges from geopolitical conflicts, unpredictable climate change and rising requirements for green development and governance, DIC Group identifies sustainable development as the core foundation for its long-term strategy. Material environmental, social and governance issues are integrated throughout DIC Group's business operations and strategic planning to create sustainable value for DIC Group and its stakeholders.

CONTACT INFORMATION

Sustainable development is an important strategy of DIC Group that affects and impacts stakeholders. For any contributions or inquiries related to sustainable development, please send them to:

Development Investment Construction J.S.C

Email: ir@dic.vn

Tel: 0254.3 859 248

Add: 15 Thi Sach, Vung Tau Ward, Ho Chi Minh City.

* Please visit DIC Group's official website at <https://www.dic.vn/> to view and download the bilingual Report (Vietnamese and English).



CHAPTER I
GENERAL
INFORMATION
ABOUT
DIC GROUP



GENERAL INFORMATION



Trading name in Vietnamese: TỔNG CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN XÂY DỰNG

Company name in English: Development Investment Construction J.S.C

Abbreviated name: DIC Group

Stock Symbol: DIG (HoSE)

Add: 15 Thi Sach, Vung Tau Ward, Ho Chi Minh City, Vietnam

Business Registration Certificate number: 3500101107

Charter capital (December 31, 2025): 7,964,311,910,000 VND

Equity (December 31, 2025): 10.025.617.012.267 VND

Phone number: 0254 3 859 248

Fax number: 0254 3 560 712

Website: <https://www.dic.vn/>

VISION – MISSION – CORE VALUES



THE PROCESS OF FORMATION AND DEVELOPMENT

1990
 Founded as the Construction motel on May 26, 1990 (under the management of Ministry of Construction).

1993
 Became the Construction Investment and Tourism Services) TIIC) with total assets of VND 8,2 billion

1996
 Launched Chi Linh Urban center, the first urban area project in the South.

2003
 Officially transitioned to the parent-subsidary company model operation.

2005
 Initiated the construction of Dai Phuoc eco-tourism urban area in Dong Nai province with the scale of nearly 500ha.

2007

- Held the first public auction of 9,056,100 shares.
- Initiated the construction of Pullman 5-star hotel and the first International Exhibition Conference Center in Ba Ria – Vung Tau Province

2008
 It has been transformed into the Development Instruction Construction Joint Stock Company with the capital of VND 370 billion.

2009

- Was officially listed in Ho Chi Minh City stock exchange (HOSE: DIG).
- Initiated construction of new Nam Vinh Yen urban – Vinh Phuc Province with the area of 446.92 ha.

2010

- Increased the charter capital up to VND 1,000 billion
- Rated as a Special Corporation/ Excellent Corporation Award in International economic integration.

2011
 Top 100 Vietnam Golden Star Brand.

2014
 Won the “Vietnam Strong Brand” award.

2017

- Divested 49.65% of the State capital (corresponds to 118,260,261 shares) and became a private enterprise.
- Top 50 most famous trademarks in Vietnam.

2018
 Ranked 127/500 Most profitable private enterprises in Vietnam.

2020
 Top 500 fastest-growing enterprises in Vietnam:

- Ranked 50/500 (all enterprises).
- Ranked 16/44 (real estate enterprises)

2021
 Top 50 Vietnam’s best listed company.

2022
 Top 10 reputable real estate investors.

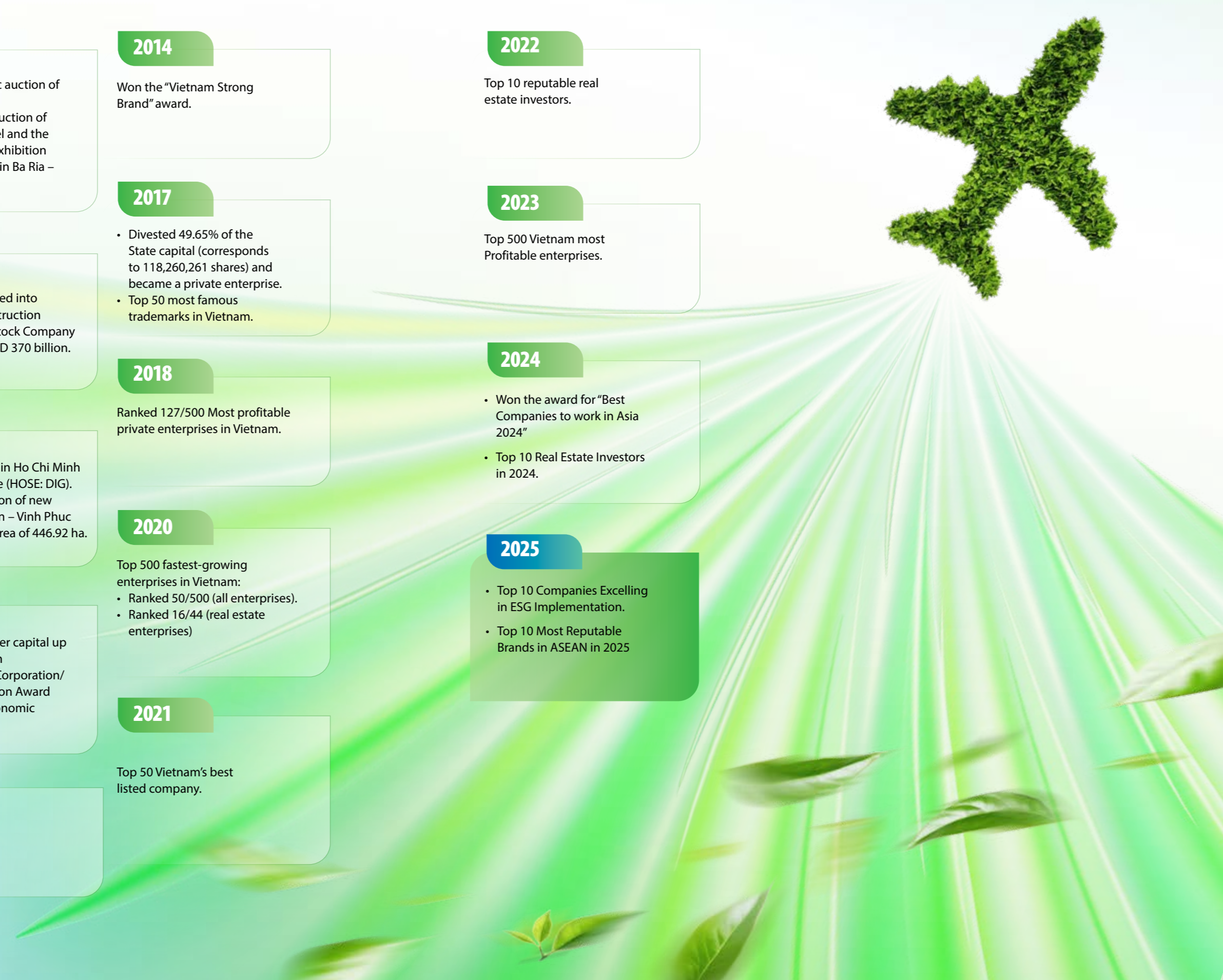
2023
 Top 500 Vietnam most Profitable enterprises.

2024

- Won the award for “Best Companies to work in Asia 2024”
- Top 10 Real Estate Investors in 2024.

2025

- Top 10 Companies Excelling in ESG Implementation.
- Top 10 Most Reputable Brands in ASEAN in 2025



INDUSTRY AND BUSINESS AREA

MAIN BUSINESS LINES OF DIC GROUP



TRADING IN REAL ESTATE, LAND USE RIGHTS BELONGING TO OWNERS, USERS OF TENANTS;



REAL ESTATE CONSULTING, BROKERAGE, PROPERTY AUCTION, AND LAND USE RIGHTS AUCTION;



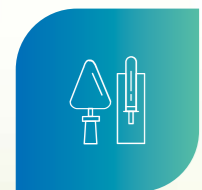
MANAGEMENT CONSULTING ACTIVITIES;



SHORT-STAY SERVICES;



ARCHITECTURAL ACTIVITIES AND RELATED TECHNICAL CONSULTING;



HOUSE CONSTRUCTION;

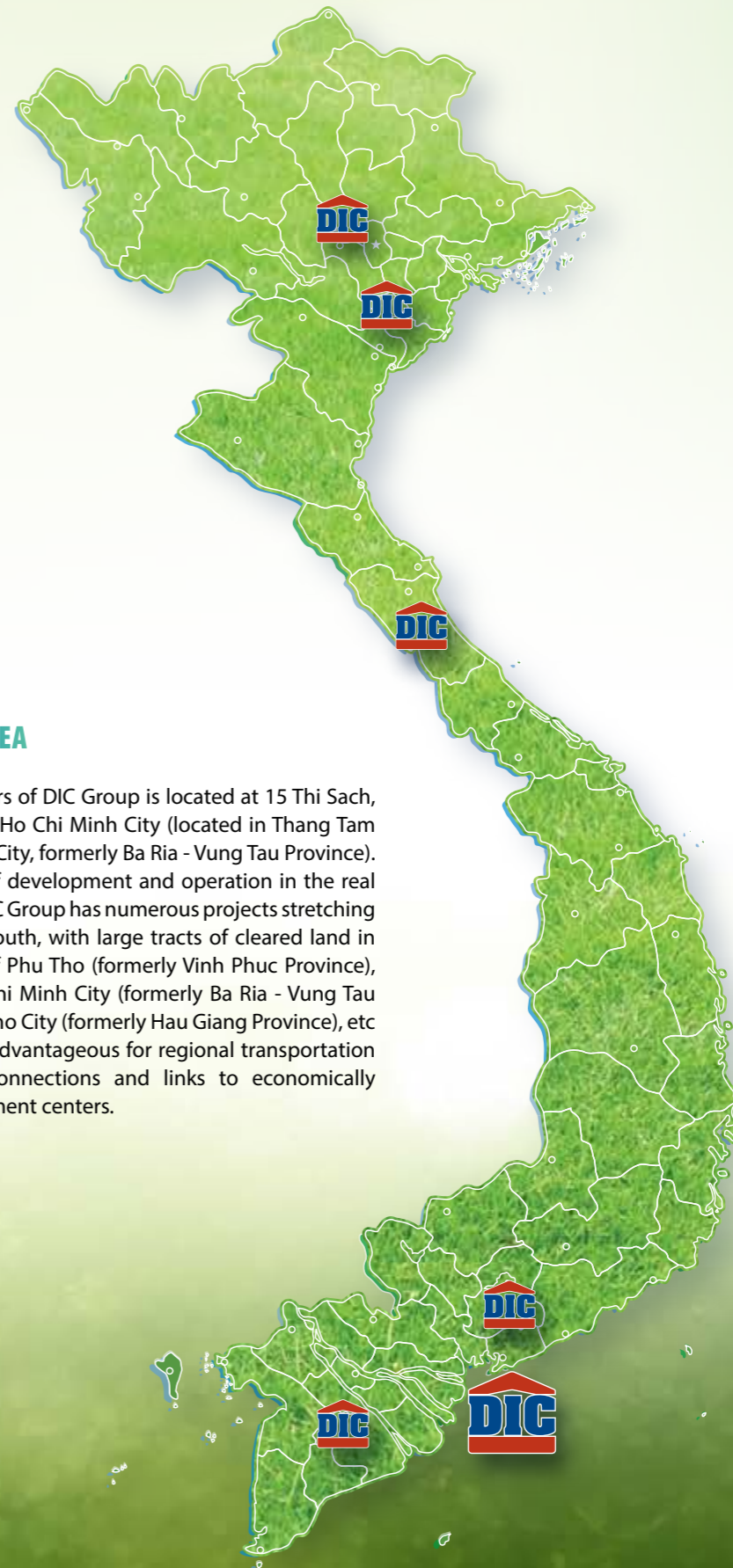


CONSTRUCTION OF DRAINAGE AND SEWAGE SYSTEMS.



BUSINESS AREA

The headquarters of DIC Group is located at 15 Thi Sach, Vung Tau Ward, Ho Chi Minh City (located in Thang Tam Ward, Vung Tau City, formerly Ba Ria - Vung Tau Province). With 35 years of development and operation in the real estate sector, DIC Group has numerous projects stretching from north to south, with large tracts of cleared land in the provinces of Phu Tho (formerly Vinh Phuc Province), Dong Nai, Ho Chi Minh City (formerly Ba Ria - Vung Tau Province), Can Tho City (formerly Hau Giang Province), etc -areas that are advantageous for regional transportation infrastructure connections and links to economically strong development centers.



MANAGEMENT MODEL AND MANAGEMENT APPARATUS



ASSESSMENT OF THE IMPLEMENTATION OF DIC GROUP'S CORPORATE GOVERNANCE REGULATIONS

DIC Group conducts an assessment of the company's corporate governance status based on the ASEAN Corporate Governance Scorecard (version 2 - amended March 2024). As customary, DIC Group satisfactorily meets 178 out of 192 criteria, accounting for 92.7%, while 14 criteria remain unmet or incomplete. DIC Group is reviewing and considering improvements in the coming years.

(The full assessment table is presented in the 2025 Annual Report - Part IV, Section 2)



SUSTAINABLE DEVELOPMENT GOVERNANCE

GOVERNANCE STRUCTURE

DIC Group establishes a business governance and sustainable development model oriented toward transparency - efficiency - sustainability, ensuring a balance of interests among shareholders, employees, customers, partners and the community. The governance structure is set up in accordance with current legal regulations and good governance practices, in which the Board of Directors plays the role of strategic direction, supervises executive operations and ensures that sustainable development objectives are integrated throughout

DIC Group's long-term development strategy.

DIC Group established the Strategy and Sustainable Development Committee under the Board of Directors with the function of advising on and developing strategic plans for investment and sustainable development for DIC Group. The Strategy and Sustainable Development Committee was formed with the participation of B.O.D's members and the General Director who directly oversees operations.



In addition, DIC Group added functions and responsibilities to the Financial Investment & IR Dept. to coordinate with other units in implementing directives on the sustainable development program and to make ESG tangible within DIC Group.

During the reporting period, the Strategy and Sustainable Development Committee played an important role in guiding, implementing and supervising DIC Group's sustainable development commitments, ensuring the effective integration of environmental, social, and governance factors into business operations and corporate governance, with the following directives:

- Approved the framework and published DIC Group's first Sustainability Report, separate from the Annual Report, in accordance with international standards such as the GRI (Global Reporting Initiative) standards and the United Nations' 17 Sustainable Development Goals (SDGs);
- Directed, reviewed, developed and issued internal regulations/policies related to sustainable development to ensure consistency and alignment with DIC Group's governance orientation as well as relevant international practices and standards: a code of conduct commitment to prevent the trading, consumption and use of wildlife and wildlife-related products; Policy on the collection and confidentiality of information of customers, partners, shareholders and stakeholders; proposed additions of ESG-related clauses for suppliers in the Procurement Regulations;
- Directed the implementation of social and community activities in localities with projects stretching from the North to the South in 2025, such as supporting social welfare funds, funds for the poor, assisting flood-affected residents, and supporting people in difficult circumstances,...
- Directed the continued implementation of the Collect Recyclable Waste and Used Batteries in Exchange for Fruit program and the dissemination of the program's spirit to Subsidiaries and Affiliated companies in order to raise employees' awareness about waste sorting at source, reduce the negative impact of hazardous waste (used batteries) on the environment, and gradually build a green corporate culture;
- Directed the development and completion of dossiers to participate in reputable evaluation and ranking programs

in the field of sustainable development, thereby affirming commitments and enhancing DIC Group's image and credibility with related parties;

- Directed research and the application of methods for the efficient use of energy resources in operations at DIC Group's headquarters building, aiming to save energy, reduce costs and gradually reduce emissions from non-renewable energy;
- Directed research and proposals for energy-saving solutions from the project planning and investment implementation stages, aiming to optimize long-term efficiency, reduce environmental impact and enhance the sustainability value of real estate projects;
- Directed and implemented training and other ESG-related programs such as organizing an ESG training program on the topic "ESG Trends in the Real Estate Industry" and an Upcycle Workshop - decorating products recycled from old uniforms; the Green Office program, ... with the participation of member units to raise employees' awareness and knowledge and their capacity to implement sustainable development practices throughout the system;
- Directed the enhancement of governance to align with good market practices;
- Directed continued review and completion of internal regulations and rules, strengthened internal control and risk management to ensure DIC Group's operations are conducted transparently, compliantly and effectively;
- Implemented an organizational restructuring strategy, reviewing and reorganizing the functions and responsibilities of departments toward a streamlined model to improve operational efficiency and optimize resources;
- Based on reviews and reassessments of the effectiveness of investments in member units, DIC Group restructured, adjusted ownership ratios, or divested from units whose performance did not meet expectations in order to improve governance efficiency and concentrate resources on core business activities, in line with DIC Group's sustainable development orientation.

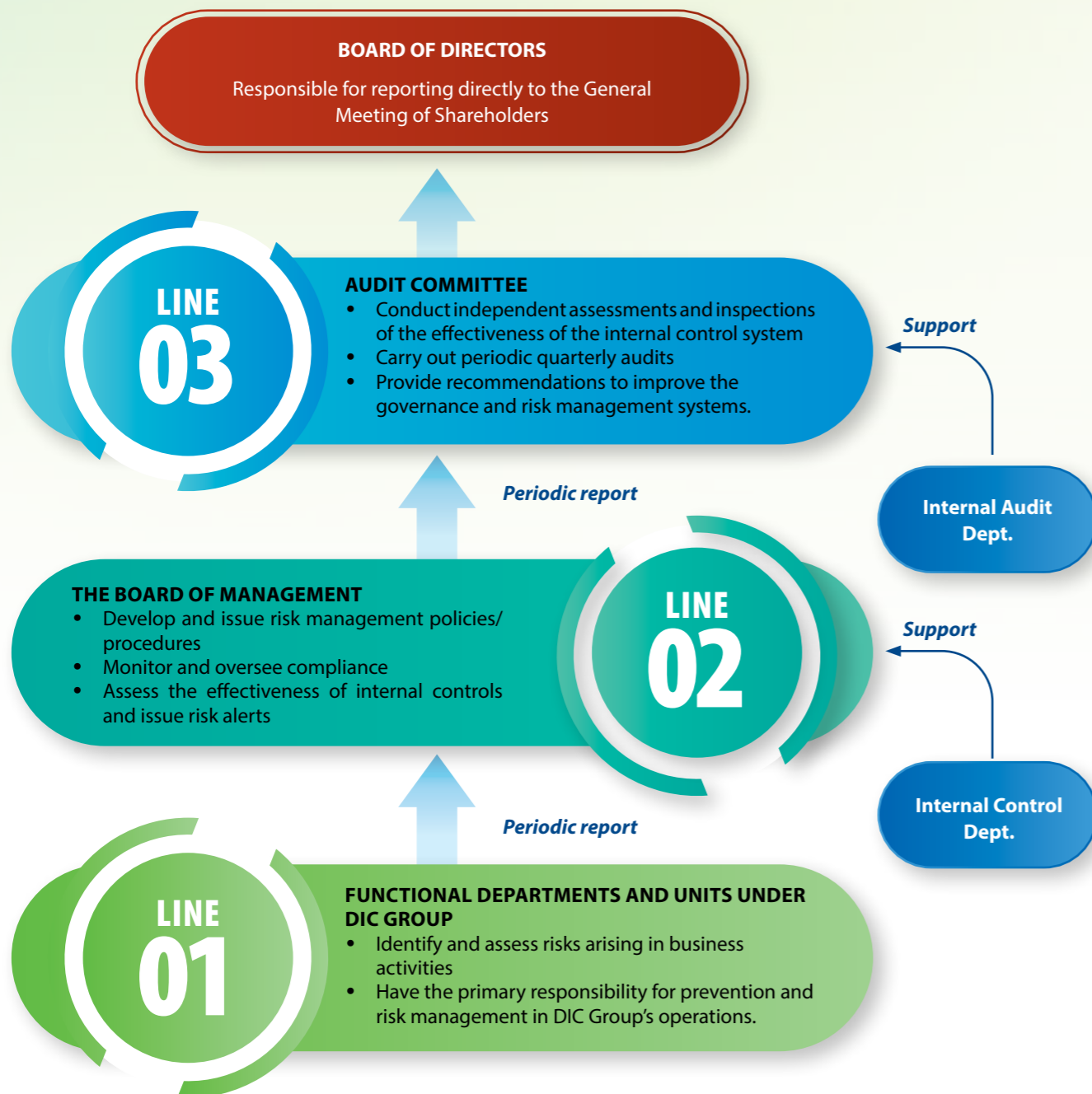


RISK MANAGEMENT

Against the backdrop of an increasingly volatile and unpredictable business environment, DIC Group identifies risk management as one of the key factors to ensure stable, efficient operations and sustainable development. The risk management system is established according to the three lines of defense model, helping to clearly delineate roles and responsibilities across management levels, while also enhancing transparency and control throughout all operations.

By integrating risk management into operating processes and decision-making, DIC Group not only proactively identifies and responds to potential risks but also leverages arising opportunities, contributing to enhanced competitiveness and long-term value for stakeholders.

RISK MANAGEMENT MODEL



RISK MANAGEMENT PROCESS

The risk management process is implemented in a coordinated manner according to the three-lines-of-defense model, ensuring close cooperation between levels in identifying, controlling, monitoring and responding to risks, contributing to improved governance effectiveness and DIC Group's sustainable development.



FEATURED ACTIVITIES 2025

BUSINESS OPERATIONS

MARCH



Chi Linh Center Area Project granted a 23-month schedule extension

Location: Ho Chi Minh City

On March 12, 2025, the Ba Ria – Vung Tau People’s Committee (former) issued document No. 3409/UBND-VP regarding “Chi Linh Center Area Project”. Accordingly, the project schedule was adjusted by an additional 23 months. On the cleared and allocated land area, DIC Group has completed the construction of synchronized technical and social infrastructure, contributing a housing supply accommodating over 20,000 residents and helping meet the increasing housing demand of the city.

MAY



35th Anniversary Celebration of DIC Group

Location: Ho Chi Minh City

The celebration marked a milestone opening a new and promising journey for DIC Group. With a solid foundation built on brand reputation, strong financial capacity, and a high-quality workforce, DIC Group possesses the resources needed to achieve further breakthroughs in its next stage of development. The “green notes” of the DIC symphony will continue to resonate beyond the celebration, spreading widely on the journey of creating new values for the community and society.



Groundbreaking Ceremony for the Social Housing Project of the Nam Vinh Yen New Urban Area

Location: Phu Tho Province

The event demonstrated DIC Group’s social responsibility and commitment to accompany the Government and local authorities in developing sustainable social housing, contributing to improved living conditions and stable accommodation for workers and employees.

JUNE



Completion of 2024 dividend payment at a rate of 6%

Location: Ho Chi Minh City

During May-June 2025, DIC Group completed the 2024 dividend payment at a rate of 6% and increased charter capital from VND 6,098.5 billion to VND 6,464.3 billion, contributing financial capacity for the next development phase.

APRIL



2025 Annual General Meeting of Shareholders

Location: Ho Chi Minh City

On April 18, 2025, DIC Group successfully organized the 2025 Annual General Meeting of Shareholders in virtual format. All reports and proposals were approved by the AGM with a high approval rate, reflecting strong consensus from shareholders regarding DIC Group’s strategy and business plan for 2025.

SEPTEMBER



Completion of the transfer of Lam Ha Center Point Project

Location: Ninh Binh Province

DIC Group completed the transfer of the Lam Ha Center Point Residential Area Project, recording revenue of over VND 1,300 billion. Thereby, DIC Group continues to strengthen financial capacity, improve operational efficiency, and create momentum for sustainable growth in the coming period.

NOVEMBER



Completion of the early bond repurchase worth VND 800 billion

Location: Ho Chi Minh City

On November 27, 2025, DIC Group completed the early bond repurchase worth VND 800 billion under bond code DIGH2326002. This move is considered a proactive step to restructure debt and strengthen DIC Group’s financial capacity as the real estate market enters a recovery cycle.

DECEMBER



Completion of 150 million shares offering

Location: Ho Chi Minh City

On December 12, 2025, DIC Group successfully completed the offering of 150 million shares to existing shareholders, raising VND 1,800 billion. This result affirms DIC Group’s effective execution capability and reputation in the capital market. Following the offering, DIC Group’s charter capital increased to VND 7,964.3 billion.



Completion of the partial transfer of Dai Phuoc Project

Location: Ho Chi Minh City

In the final weeks of 2025, DIC Group completed the partial transfer of Dai Phuoc Project with the positive support of the State agencies, close coordination with partners and efforts of employees. The recognition of transfer revenue from a total area of 451,344 m² generated more than VND 2,954 billion. This is a primary source of revenue, playing an important role in achieving DIC Group’s 2025 business plan.

TRADE UNION – SOCIAL WELFARE ACTIVITIES

JANUARY



Presenting gifts to disadvantaged union members and employees at the Brothers DIC’s grassroots Trade Union

Location: Da Nang City

This program aimed to support disadvantaged union members and employees in the local areas where DIC Group has implemented its projects.



Handover ceremony of “DIC Homes” to 04 disadvantaged union members ahead of the 2025 Lunar New Year

Location: Da Nang City

This activity aimed to support disadvantaged union members who have long dedicated to DIC Group in building solid housing, thereby help improve their quality of life and provide a stable foundation for them to settle down ahead of the Lunar New Year.



The “Thousands of Tet Gifts – Spreading Love” program presenting gifts to disadvantaged union members and employees

Location: Dong Nai Province, Ho Chi Minh City

The activity aimed to support disadvantaged union members and employees with the motto “A joyful Lunar New Year for all trade union members and employees”, “No one left behind”.

MARCH



Celebration of International Women’s Day (March 8)

Location: Ho Chi Minh City

The event awarded 85 female union members for their outstanding achievements in the 2024 “Excellence at Work, Harmony at Home”, honoring the noble spirit and values of Vietnamese women in the new era.



Groundbreaking Ceremony of the Construction of “Union Member House” for disadvantaged employees working at DIC Real Estate JSC (DIC Resco)

Location: Ho Chi Minh City

Hoạt động nằm trong chương trình “Xây dựng 35 Mái ấm DIC” nhằm lan tỏa tinh thần nhân văn, sẻ chia và chăm lo thiết thực cho người lao động.



“Green Office Culture” in 2025

Location: Ho Chi Minh City

This movement aimed to build positive working habits and create an enthusiastic emulation atmosphere among departments, promoting a green lifestyle from organizing tidy and scientific workspaces to decorating offices with recycled items and using environmentally friendly materials.



Groundbreaking Ceremony of the “Red Scarf House”

Location: Ho Chi Minh City

The event was a highlight of the “35 DIC Homes” series of activities, demonstrating the spirit of mutual love and support, and care for community members and children.



The 2025 Journey to the Roots program organized by DIC Group’s Youth Union to commemorate the 94th anniversary of the Ho Chi Minh Communist Youth Union’s founding, the 50th anniversary of the Liberation of the South, and to celebrate the success of DIC Group’s Congress of the Party Organization for the 2025–2030 term.

Location: Dong Thap Province

The journey aimed to review revolutionary traditions and cultivate ideals and solidarity among youth union members through activities such as offering incense, visiting historical sites, and participating in exchange activities.



Groundbreaking Ceremony of the “Military – Civilian Gratitude House”

Location: Ho Chi Minh City

The activity demonstrated DIC Group’s community responsibility and military – civilian solidarity, providing practical support to families who rendered services to the revolution and improving their living conditions.



Opening Ceremony of the Sports Festival Celebrating the 35th Anniversary of DIC Group

Location: Ho Chi Minh City

The sports festival is not only an activity to promote health and unity but also contributes to fostering a vibrant spirit of emulation in work, strengthening the bonds among individuals and teams within DIC Group.

APRIL



Handover Ceremony of 02 “Union Member Houses” and 01 “Military-Civilian Gratitude House”

Location: Ho Chi Minh City

The event was a part of celebrating the 50th anniversary of the Liberation of the South and National Reunification (April 30, 1975 – April 30, 2025) and the 35th anniversary of DIC Group (May 26, 1990 – May 26, 2025), while also responding to the 2025 program to eliminate temporary and dilapidated housing. The activity demonstrated DIC Group’s social responsibility toward employees and families who have rendered services to the nation, contributing to improved living conditions and spreading the spirit of sharing and community solidarity.



Voluntary blood donation themed “Donating blood – A journey of love and connection”

Location: Ho Chi Minh City

This program aimed to enhance the sense of responsibility and community awareness among trade union members and employees. It also affirmed DIC Group’s commitment to meaningful activities for community health, carrying profound humanitarian value and demonstrating compassion and readiness to donate blood to help patients.



“Groundbreaking Ceremony of the Gratitude House – The 35th DIC Home”

Location: Ho Chi Minh City

The event marked the conclusion of the “Building 35 DIC Homes” journey, affirming DIC Group’s strong commitment to community responsibility by helping disadvantaged families secure stable housing and creating motivation for sustainable development.

MAY



Annual Health Check-up Program for Employees of DIC Group in 2025 at the University Medical Center Ho Chi Minh City

Location: Ho Chi Minh City

This annual activity demonstrated DIC Group’s commitment to employee health and welfare, not only helping to detect diseases early but also contributing to increased productivity and promoting a culture of care and safety in the workplace.

JUNE



Children’s Festival themed “Prioritizing Resources to Achieve Goals for Children” and Commendation Ceremony for Outstanding Students in the 2024–2025 Academic Year (Children of DIC Group’s employees)

Location: Ho Chi Minh City

This meaningful annual activity brought joy to children while encouraging their academic efforts and personal development. It also contributed to fostering a friendly and cohesive working environment, motivating employees to work for DIC Group’s sustainable development.

JULY



Visiting and gift-giving at the Long Dat Nursing Center for War Invalids and Revolutionary Contributors

Location: Long Hai Commune, Ho Chi Minh City

This annual activity reflected the tradition of “gratitude and remembrance”, honoring the significant contributions and sacrifices of war invalids, wounded soldiers, and revolutionary contributors, while spreading humanitarian values in DIC Group’s corporate culture.

SEPTEMBER



DIC Group distributed Mid-Autumn Festival gifts to all employees in celebration of the festival

Location: Ho Chi Minh City

DIC Group continued to prioritize policies that care and support for employees, strengthening motivation, trust, and solidarity so that employees can remain committed and contribute to DIC Group’s sustainable development.

OCTOBER



2025 “Mid-Autumn Festival Night” Program for Employees’ Children

Location: Ho Chi Minh City

This annual program reflected DIC Group’s attention to the employees’ children. The event helped preserve traditional cultural values, allowed children to better understand their parents’ working environment, and provided opportunities for interaction, friendship, and confidence as they entered the new academic year.



Activities Celebrating Vietnamese Women’s Day (October 20)

Location: Ho Chi Minh City

The series of activities celebrating Vietnamese Women’s Day in 2025 created many memorable moments and meaningful experiences, reflecting DIC Group’s care and support for female employees. Through these activities, employees felt greater pride, confidence, and positive energy, contributing together to DIC Group’s sustainable development.



Gathering for Retired Officials of the Construction Sector – Southern Region 2025

Location: Ho Chi Minh City

This program demonstrated DIC Group’s respect for traditional values and its appreciation for the dedication of previous generations, while continuing to promote the spirit of creativity, commitment, and solidarity that contributes to the sustainable development of Vietnam’s construction industry.

NOVEMBER



Upcycle Workshop “Spreading a green lifestyle – Acting for the environment”

Location: Ho Chi Minh City

The activity was part of the program series integrating ESG into DIC Group’s corporate culture. The workshop helps employees understand ESG better and participate in decorating recycled products from old uniform t-shirts. The program also contributed to raising awareness, promoting a green lifestyle, and spreading the spirit of waste reduction towards a green – clean – sustainable environment.

DECEMBER



Spreading love and joining hands to share with flood-affected compatriots

Location: Dak Lak Province

From November 25-27, 2025, DIC Group coordinated with the Justice Newspaper to organize a visit and gift-giving program at 3 locations severely affected by storms and floods in Đak Lak province: Tuy An Đông commune, Tuy Hoa ward, and Hoa Hiep ward. This meaningful activity not only demonstrates DIC Group’s sense of social responsibility but also contributes to spreading profound humanistic values.



DIC Family Day 2025: Spreading the spirit of “5T – Unity creates success”

Location: Ho Chi Minh City

On December 20, 2025, DIC Group successfully organized DIC Family Day 2025 themed “5T – Unity creates success” across three regions: Ho Chi Minh City, Can Tho, and Phu Tho. This traditional cultural activity strengthened connections among units, enhanced mutual understanding, and reinforced the spirit of teamwork in DIC Group family.

ESG



CHAPTER II

STRATEGY AND OBJECTIVES FOR SUSTAINABLE DEVELOPMENT

SUSTAINABLE DEVELOPMENT STRATEGY

STRATEGIC ORIENTATION

DIC Group determines that sustainable development is the core foundation of its long-term development strategy, ensuring harmony between economic efficiency, social responsibility and environmental protection, thereby creating sustainable value for shareholders, customers, employees and the local communities where DIC Group is implementing real estate projects.

In the context of increasingly unpredictable climate change and an increasingly complex macroeconomic environment, DIC Group remains committed to the following sustainable development strategic orientation:

01

Promote the application of technology and research, and the use of materials and construction methods that are green and sustainable in business and production activities;

Proactively minimize negative impacts on the environment, manage resources effectively, ensure the benefits of employees and align business and production activities with community responsibility;

02

03

Strengthen governance, ensure shareholders' interests, harmonize the interests of stakeholders and promote innovation.



STRATEGIC PILLARS OF SUSTAINABLE DEVELOPMENT

To realize the strategic orientation for sustainable development, DIC Group focuses on implementing business activities based on three main ESG pillars as follows:

PILLAR E ENVIRONMENT AND CLIMATE CHANGE ADAPTATION



DIC Group identifies environmental management and climate change adaptation as strategic pillars with long-term impacts on the sustainable development potential of investment, construction, and operation of real estate projects. Although at the time of reporting, the real estate projects and products in localities where DIC Group is the investor have not recorded significant impacts from extreme weather phenomena, DIC Group clearly recognizes that climate change is a long-term issue and environmental risks may arise in the future, especially for the real estate sector - a field with long asset lifecycles and lasting impacts on the natural environment and communities.

On this basis, DIC Group does not consider current conditions as a subjective advantage but proactively chooses a green real estate orientation, aiming to minimize negative environmental impacts and enhance long-term adaptability.



In the process of investing in and developing projects, DIC Group gradually:

- Integrates green design solutions, natural ventilation and lighting, contributing to reducing the demand for non-renewable energy;
- Prioritizes the selection of environmentally friendly, durable construction materials, contributing to reducing waste generation during the construction and operation of projects;
- Applies energy-saving measures, efficiently uses electricity, water and other resources at DIC Group's headquarters and project sites;
- Manages waste, wastewater, and other environmental factors in compliance with legal regulations;
- Gradually raises awareness among employees, contractors, and partners about environmental protection and emission reduction during collaboration and business activities.



PILLAR S PEOPLE, COMMUNITY AND SOCIAL VALUES



Employees and local communities have a direct and long-term impact on sustainable development. DIC Group always focuses on building a safe, stable, and fair working environment; fully complying with labor, wage, and welfare regulations; and creating opportunities for training, enhancing professional capacity, and career development for employees.

At the same time, DIC Group actively collaborates with local authorities and residents to minimize social impacts arising

during project implementation, contributing positively to the socio-economic development of the areas where DIC Group operates; providing green product lines, improving quality, safety, and meeting the requirements of customers and investors.

Through this pillar, DIC Group aims to align the interests of the business with those of employees and the community, thereby creating a foundation for harmonious, stable, and long-term sustainable development.

PILLAR G GOVERNANCE, BUSINESS ETHICS AND SUSTAINABLE ECONOMIC DEVELOPMENT



DIC Group understands that transparent and effective governance and business ethics are the foundation for ensuring stability and sustainable growth. In the context of increasing demands from investors and related parties, DIC Group focuses on enhancing governance capacity and expanding the scope of sustainable management across the entire value chain.

Alongside this, DIC Group aims for stable and long-term economic growth, tied to innovation, improving resource efficiency and adaptability to market fluctuations, thereby creating a solid financial foundation for fulfilling sustainable development commitments.

SUSTAINABLE DEVELOPMENT GOALS

The sustainable development goals of DIC Group are established according to a 3-phase roadmap, ensuring continuity and enhancement over time.

GOALS

SHORT-TERM (2025 - 2027)

Focus on building a foundation for sustainable development and gradually improving basic environmental-social-governance (ESG) indicators.

MEDIUM-TERM (2027 - 2030)

Optimize ESG factors and integrate them more deeply into all core business activities - enhancing operational efficiency and risk management.

LONG-TERM (2030 - 2050)

Comprehensive transformation towards sustainability, maintaining and increasing long-term value for DIC Group, stakeholders, and the community.

SPECIFIC STRATEGIES

ENVIRONMENTAL

SHORT-TERM (2025 - 2027)

- Complete the Scope 1 and Scope 2 emissions data system;
- Initially reduce energy consumption through operational measures;
- Reduce greenhouse gas emissions by 10% annually;
- DIC Group's headquarters building is the first project to achieve the EDGE Green Building certification awarded by IFC.

MEDIUM-TERM (2027 - 2030)

- Establish a systematic energy management system;
- Strive to apply measures/initiatives in business operations to reduce: 20% greenhouse gas emissions, 15% water consumption;
- Increase the proportion of clean energy usage in total energy consumption;
- Integrate ESG into investment and project operation decisions.

LONG-TERM (2030 - 2050)

- Significantly reduce Scope 1 & 2 emissions, aiming for Net Zero/ carbon neutrality by 2050;
- Renewable energy becomes the primary source for DIC Group's business activities;
- Projects meet green and sustainable building standards;
- Enhancing DIC Group's position through outstanding and transparent ESG performance.

SOCIAL

**SHORT-TERM
(2025 - 2027)**

- Increase the average training hours for employees by at least 10%, focusing on occupational safety, professional skills and related ESG content;
- Strive to improve employee satisfaction rates annually;
- Maintain and strengthen social welfare activities, supporting local communities where DIC Group invests in projects, ensuring stable contributions aligned with practical needs.

**MEDIUM-TERM
(2027 - 2030)**

- Gradually increase the proportion of female employees and diversify the workforce;
- Implement evaluation and selection of suppliers based on ESG criteria, prioritizing partners who comply with environmental, labor, and business ethics regulations;
- Encourage and mobilize the participation of subsidiaries and member units in implementing ESG programs, ensuring consistency and widespread adoption within DIC Group.

**LONG-TERM
(2030 - 2050)**

- Establish a comprehensive supplier ecosystem meeting ESG criteria, ensuring transparency, responsibility, and minimizing negative impacts on the environment and society throughout the value chain;
- Maintain a diverse, equitable, and inclusive workforce at all levels, creating a sustainable working environment that attracts and retains talent;
- Always integrate community development elements into business strategies, creating long-term social impacts, improving quality of life, and contributing to sustainable development in the areas where DIC Group operates.

GOVERNANCE

**SHORT-TERM
(2025 - 2027)**

- Issue commitments/policies on sustainable development at DIC Group level, serving as a foundation for all ESG activities;
- Establish risk management and internal control processes to ensure the identification, assessment, and monitoring of key risks, including ESG risks;
- Develop and issue internal processes integrating ESG criteria, ensuring compliance in operations and investments;
- Build a Sustainable Development Report framework according to international standards (GRI, SDGs...), gradually completing the data collection system and transparently disclosing information.

**MEDIUM-TERM
(2027 - 2030)**

- Gradually align and apply advanced governance practices, improving corporate governance quality according to international standards;
- Enhance internal control systems, risk management, and improve the quality of ESG information disclosure towards completeness and consistency;
- Implement third-party independent evaluation/verification of ESG information to enhance the reliability and objectivity of disclosed data.

**LONG-TERM
(2030 - 2050)**

- Maintain mechanisms to promptly update global ESG standards and trends, thereby adjusting governance systems to align with new contexts;
- Complete the ecosystem to fully meet ESG criteria, ensuring transparency, responsibility, and minimizing negative impacts on the environment and society throughout the entire value chain;
- Improve scores and elevate ESG rankings on reputable international evaluation platforms, thereby enhancing credibility with investors and access to sustainable funding sources.

By clearly defining goals and implementation roadmaps for each phase, DIC Group gradually integrates environmental - social - governance factors into core business activities. This not only serves as a foundation to enhance operational efficiency and risk management but also affirms the commitment to sustainable development, aiming to create long-term value for DIC Group, stakeholders, and local communities.

STAKEHOLDER ENGAGEMENT

DIC Group recognizes that stakeholder engagement is a continuous process that plays an important role in identifying risks, opportunities and impacts of business activities, and is also a core input for determining material topics and developing sustainable development strategies.

Stakeholder engagement activities are implemented based on the following principles:

- Transparency, proactivity and accountability;
- Listening, dialogue and appropriate feedback;
- Alignment with risk governance, strategic planning and operational improvement.

Related parties	Key concerns	DIC Group's action
 <p>CUSTOMERS AND RESIDENTS</p>	<ul style="list-style-type: none"> • The quality, progress and safety of real estate products; • The legality and transparency of project information; • The quality of management and operational services of projects after handover; • Good customer care activities; timely resolution of complaints and prompt customer support; • Environmental impact, amenities, and sustainable living spaces. 	<ul style="list-style-type: none"> • Fully and transparently disclose information on the legal status, progress and quality of projects being implemented by DIC Group; • Fair sales policies and reasonable pricing of real estate products; • Apply technical standards, safety measures and quality management in design, construction and operation; • Maintain channels to receive feedback and complaints from customers and residents; forward them to the appropriate departments for timely and responsible handling; • Ensure customers' personal information is kept confidential; • Gradually integrate energy-saving solutions and the use of environmentally friendly materials to enhance the long-term quality of life for residents.
 <p>INVESTORS, SHAREHOLDERS</p>	<ul style="list-style-type: none"> • Financial efficiency and sustainable growth; • Transparent corporate governance, compliant with the law; • Equality, fair treatment and confidentiality of shareholders' information; • Long-term strategic orientation and commitment to sustainable development. 	<ul style="list-style-type: none"> • Comply with the disclosure requirements of state authorities honestly, accurately, fully and in a timely manner; both ensuring the responsibilities of a listed company and supporting the sustainable development of DIC Group; • Publish information bilingually (Vietnamese and English) to ensure domestic and foreign investors have full and timely access to information; • Regularly update information on the company's production and business activities through direct and online investor meetings and periodic IR bulletins to ensure equal investment opportunities; • Ensure the confidentiality of investors' and shareholders' information and protect shareholders' interests; • Integrate ESG factors into development strategy and investment decisions; • Regularly communicate and engage in dialogue with investors and shareholders on strategy, business performance, and sustainable development direction via hotline, email and direct meetings.

Related parties **Key concerns** **DIC Group's action**

COMMUNITY



- The project's impact on the living environment, infrastructure and livelihoods;
 - Employment opportunities and contributions to local economic and social development;
 - Transparency of information and the dialogue mechanism;
 - Social welfare and community support activities.
- Conduct periodic environmental and social impact assessments for projects in accordance with legal regulations;
 - Prioritize hiring local workers, create jobs and improve social welfare at projects where DIC Group is the investor;
 - DIC Group continuously strives to create high-quality products and modern, green urban areas to transform the locality's appearance and improve the community's quality of life;
 - Invest in developing social housing projects that are accessible and suitable for middle- and low-income groups, contributing to the promotion of social welfare;
 - Strive to apply green measures and modern technology during the construction and operation of projects (renewable energy, energy-efficient lighting systems, perimeter screening around construction sites to reduce dust, etc.);
 - Implement social welfare programs and community support activities that meet the actual needs of localities;
 - Maintain a mechanism to receive and timely handle the community's opinions and feedback.

EMPLOYEES



- Stable employment, income and benefits;
 - Safe, fair and respectful working conditions;
 - Opportunities for training and professional development;
 - Corporate culture and internal engagement.
- DIC Group always complies with labor laws, ensuring the lawful rights and interests of employees;
 - Builds a professional, creative, safe and friendly working environment, integrates green spaces within office campuses and promotes fairness and respect in the workplace;
 - Implements training programs to enhance employees' professional skills and awareness of sustainable development;
 - Regularly organizes collective activities to foster interaction and employees engagement and to preserve corporate culture, such as traditional sports festivals, DIC Family Day,...
 - Maintains internal dialogue and employee meetings to listen to and promptly address employees' concerns.

**STATE AGENCY/
GOVERNMENT**



- Compliance with laws and State management regulations;
 - Consistency with planning and urban development orientations;
 - Contribution to local socio-economic development;
 - Management of environmental and social risks.
- Full compliance with legal regulations related to investment, construction, the environment and labor;
 - Close coordination with regulatory authorities during project implementation and operation;
 - Fulfillment of financial obligations to the State as prescribed;
 - Participation in local sustainable development programs and initiatives.

Related parties **Key concerns** **DIC Group's action**

**CONTRACTOR/
SUPPLIER**



- Opportunities for fair, transparent and sustainable cooperation;
 - Requirements for quality, occupational safety, the environment, and compliance assurance;
 - Capabilities and ESG standards in the supply chain;
- Develop and implement transparent regulations for contractor selection and evaluation;
 - Integrate environmental, occupational safety, social, and business ethics criteria into the contractor selection and management process;
 - Monitor compliance with occupational safety and environmental requirements at projects under construction;
 - Strengthen communication and raise awareness of sustainable development in the supply chain.

**CONSULTING
AND DESIGN
UNIT**



- Design orientation toward sustainability and energy efficiency;
 - Technical, quality, and schedule requirements;
 - Effective coordination during project implementation;
 - Apply environmentally friendly solutions that are compatible with planning.
- Closely coordinate with consulting and design units from the early stages of the project;
 - Encourage the integration of green design elements, energy-saving measures, and environmentally friendly features;
 - Ensure compliance with DIC Group's technical standards, regulations, and sustainable development orientation;
 - Establish mechanisms for coordination, supervision, and evaluation of design quality.

**FINANCIAL
INSTITUTION**



- Financial capacity and solvency;
 - Compliance with governance requirements;
 - Feasibility and profitability of projects;
 - Long-term orientation toward sustainable development.
- Full and transparent disclosure of financial and non-financial information;
 - Compliance with credit conditions and risk management requirements;
 - Gradually integrate ESG criteria into investment and capital mobilization activities;
 - Maintain long-term cooperative relationships with financial institutions to develop green projects.

THE CONTRIBUTIONS OF DIC GROUP FOR THE UNITED NATIONS' 17 SUSTAINABLE DEVELOPMENT GOALS

As a company operating in the real estate sector, DIC Group recognizes that every project has long-term impacts on the environment, the economy, and the lives of local communities. Therefore, DIC Group proactively aligns its business activities with the United Nations Sustainable Development Goals, viewing them as a guiding principle in its development process. The above sustainable development goals are translated and integrated into its business operations through actions appropriate to DIC Group's scale and characteristics, ensuring a balance between economic efficiency as well as social and environmental responsibility, and contributing to overall sustainable development.

Goals **DIC Group's contributions and actions**

GOAL 3

Ensure healthy lives and promote well-being for all at all ages.

- Organize Yoga, football, tennis, and pickleball clubs for employees to exercise and socialize after work.
- Organize a traditional sports festival to celebrate the founding anniversary of DIC Group, with participation from all DIC Group's employees.
- Organize annual health check-ups for all DIC Group's employees.
- Organize sports exchanges with grassroots trade unions, the Minh Dam Regiment and other local units...
- Provide a medical unit and general practitioners on duty at DIC Group.

GOAL 7

Ensure access to affordable, reliable, sustainable and modern energy for all.

- DIC Group's headquarters building obtained the Green Building (EDGE) certification from the World Bank through the following actions:
- Implementing and regularly maintaining a solar energy system to reduce dependence on electricity from the national power grid;
 - Using energy efficiently and conserving energy by incorporating energy-saving technologies into the DIC Group's building, such as high-efficiency LED lighting systems and motion sensors to adjust lighting in inactive areas;

GOAL 8

Promote long-term, inclusive and sustainable economic growth, full and productive employment and decent work for all.

- DIC Group strives to maintain steady growth in revenue and profit before tax over the years;
- Maintain efficient production and business operations to ensure stable employment for workers;
- Sign full employment contracts and comply with regulations on social insurance, health insurance and unemployment insurance;
- Do not employ workers illegally and do not discriminate;
- Fully comply with regulations on occupational safety and health;
- Improve working conditions and reduce the risk of workplace accidents;
- Build a corporate culture of respect and cooperation.

Goals **DIC Group's contributions and actions**

GOAL 9

Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation.

- Design and construct structures to ensure durability, safety and adaptation to climate change;
- Apply new materials and technical solutions that help structures save energy and reduce emissions;
- Periodically maintain and upgrade infrastructure to extend its service life.

GOAL 11

Make cities and human settlements inclusive, safe, resilient and sustainable.

- Invest in and construct projects that ensure safety, quality and environmental friendliness;
- Provide green spaces, common recreational areas and coordinated technical infrastructure;
- Apply energy-efficient construction standards to reduce emissions;
- Strictly comply with regulations on occupational safety and fire prevention and firefighting;
- Create a green, clean and beautiful working environment;
- Minimize noise, dust and waste that affect workers and surrounding residential areas.
- Prioritize hiring local employees in project areas.

GOAL 12

Ensure sustainable consumption and production patterns.

- Continue implementing the recycling and used-battery-for-gifts program themed "DIC Sowing Sustainable Seeds" to collect and safely treat recyclable wastes, control the amount of waste at DIC Group, raise employees' awareness about waste sorting at source, and limit the release of hazardous waste (used batteries) into the environment;
- Treat household waste and hazardous waste in accordance with environmental regulations;
- Issue Supplier Selection Regulations that comply with environmental and labor requirements;
- Prioritize raw materials and products with clearly traceable origins;
- Encourage employees to limit the use of single-use plastic packaging, bottles, and cups;
- Commitment to refraining from the use of wildlife products or derivatives;
- Encourage employees to conserve electricity, water and office supplies;
- Limit unnecessary printing and promote digitalization of work;
- Organize communication programs on green living.

Goals

DIC Group's contributions and actions



GOAL 13

Take urgent action to combat climate change and its impacts.

- DIC Group's headquarters achieved Green Building certification under the EDGE standard. Continuing to implement construction of a green building under the EDGE standard at the DIC Star hotel within the Vi Thanh commercial residential project;
- Installing solar panel systems to reduce greenhouse gas emissions;
- Using environmentally friendly materials and equipment such as Low-E glass (vacuum-insulated double glazing), non-fired bricks, LED lights (energy-saving), motion-sensor lights, dimmer switches, low-flow faucets, dual-flush sanitary fixtures, panel walls (non-fired material), using energy-saving inverter technology, ... contributing to reducing the impacts of climate change;
- Making efforts to apply BIM technology in designing disaster-resilient buildings;
- Strengthening awareness-raising activities about energy saving, emission reduction, limiting plastic waste, ...
- Spreading awareness among employees and related parties about joining hands to protect the environment through actions: planting trees at the workplace and in the community; participating in forest protection programs and improving the environment...



GOAL 15

Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and combat soil erosion and biodiversity loss.

- All projects being implemented by DIC Group focus on protecting natural landscapes and absolutely do not clear-cut forests;
 - Conserve existing locations and species of valuable and endemic trees and interplant new tree species suitable for the climate and landscape of each area;
 - Plan and use land for its intended purposes, economically and efficiently;
 - Restore sites and rehabilitate landscapes after construction or exploitation to limit erosion and soil degradation;
- DIC Group youth union members participate in the Green Project series of activities:
- Clean up the area of the Phung Hoang lake;
 - Design and plant additional greenery for the grounds of the Chi Linh Center project.

Goals

DIC Group's contributions and actions



GOAL 17

Strengthen implementation and revitalize the global partnership for sustainable development

- Choose to cooperate with several major international design firms to adopt world-class green, sustainable, and advanced design concepts and appropriately apply them to DIC Group's project designs;
- Promote exchanges with reputable foreign partners to share information and discuss opportunities for investment cooperation in several urban development projects developed by DIC Group;
- Provide opportunities for domestic and international investors to explore and visit DIC Group's projects.

In addition to implementing 9 sustainable development goals specific to the real estate sector, DIC Group strives to effectively achieve the remaining goals set by the United Nations:



GOAL 1



GOAL 2

End poverty in all its forms everywhere and End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

- Creating jobs for nearly 2,000 workers across the entire Group, contributing to stabilizing the livelihoods of workers;
- DIC Group carries out meaningful activities to share and improve the lives of its employees and workers and the local community;
- Maintain implementation of the "A Thousand Tet Gifts – Connection of Love" program to give gifts to union members, workers in difficult circumstances and the poor in the locality on the occasion of the Lunar New Year;
- Organizing the "Trade Union Tet market" program for employees with challenging situations at Brothers DIC Ceramic J.S.C in Chu Lai - Quang Nam;
- Complete and hand over 35 houses as part of the "DIC - Building Warm Homes" initiative to DIC Group's workers and to local residents in difficult circumstances;
- Present gifts to disadvantaged workers at construction sites on the occasion of Workers' Month 2025;
- Visit and present gifts at the Long Dat Nursing Center for Wounded Soldiers and Persons with Meritorious Services (Long Hai commune, Ho Chi Minh City) on the occasion of the 78th anniversary of War Invalids and Martyrs' Day;
- Coordinate with the Ho Chi Minh City Police Women's Association to organize the program "Connecting Affection, Spreading Love", presenting gifts to officers and soldiers, grassroots security forces, women and children in Hoa Hiep commune.

Goals

DIC Group's contributions and actions



GOAL 4

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

- Issue regulations on training activities, specifying target groups, policies and mechanisms related to training to improve the professional qualifications of staff and workers;
- Send employees to participate in professional development courses, specialized training sessions and training programs on legal policy and labor relations to implement the Law on the Implementation of Grassroots Democracy and the current legal provisions concerning collective labor agreements;
- Coordinate with the Xuan Son Commune Youth Union to give gifts to disadvantaged students as part of the Support to School program;
- Commend and reward pupils and students who are children of employees for excellent academic performance;
- Coordinate with the Ho Chi Minh City Police Women's Association to present 30 gift packages to ethnic minority women facing difficult circumstances in Hòa Hiệp commune;



GOAL 5



GOAL 10

Achieve gender equality and empower all women and girls and Reduce inequality within and among countries.

- Organize annual health check-ups with specialized examinations for female employees;
- Commend outstanding women with the title "Efficient in public affairs - Competent at home";
- Host a gathering with the theme "Finding the Leaf – A Date with Yourself" for female members on March 8th and a thematic discussion program for women with the topic "Loving Yourself, Connecting with Yourself, Women in the 5.0 Era Returning to Connect with Themselves" on October 20th;
- Organize a program to commend "Outstanding and Excellent Students" to encourage the children of employees who achieve excellent academic results;
- Organize a Children's Day program to celebrate the Action Month for Children and International Children's Day on June 1st with fun activities and a discussion with a psychological expert on the topic "Children Speak, Parents Speak – Family Shares, Family is Happy";
- Organize a Mid-Autumn Festival program for employees' children with various activities such as watching cultural performances, lion dances, magic shows; participating in game booths like making Mid-Autumn lanterns, making mooncakes, painting statues, traditional tea tables, wishing trees under the moon, etc.;
- Recruit without discrimination based on gender, age, region or circumstances;
- DIC Group, in collaboration with local authorities and media units, visited and presented gifts to people directly affected by storms and floods in Tuy An Dong commune, Tuy Hoa ward and Hoa Hiep ward (Dak Lak).

Goals

DIC Group's contributions and actions



GOAL 6

Ensure availability and sustainable management of water and sanitation for all.

- Use water-saving toilets and low-flow faucets in office buildings;
- All construction sites are equipped with portable toilets for everyone;
- Before constructing groundwater extraction facilities, DIC Group conducts surveys to assess reserves, quality, extraction potential and obtains permits from relevant authorities for groundwater extraction and usage;
- Wastewater from business activities at the headquarters building is passed through a sedimentation tank, then pumped into the city's general drainage system in Vung Tau (now part of Ho Chi Minh City). The amount of wastewater discharged into the environment is treated in compliance with regulations, equivalent to the amount of water input (DIC Group fully complies with drainage fees as stipulated by the State authorities);
- DIC Group builds and operates wastewater treatment plants and strictly adheres to the Environmental Protection Law regarding monitoring indicators and periodic reporting.



GOAL 14

Conserve and sustainably use the oceans, seas and marine resources for sustainable development.

- DIC Group focuses on waste control, wastewater treatment and minimizing plastic waste in business and production activities; simultaneously actively participates in programs to protect water and marine environments. This contributes to the conservation and sustainable use of marine resources, aiming for sustainable development and responsibility towards the community;
- Always dredging lake beds, creating a green, clean environment, ensuring aesthetics; marinas are always free of waste, oil slicks and reduce pollution levels.



GOAL 16

Promote peaceful and inclusive societies for sustainable development, achieve equity for all, and build effective, accountable and inclusive institutions at all levels.

- Develop regulations for equal, transparent and prompt information disclosure to all investors, customers and shareholders
- Develop and issue a code of conduct and professional ethics within the enterprise in accordance with the law;
- Organize meetings with analysts, investors, press conferences, project site visits, and periodic investor updates to address inquiries and provide information to investors, partners and customers of DIC Group;
- Promote the role of trade unions and other organizations;
- Organize regular dialogues between employees and leadership;
- Fully comply with obligations regarding taxes, labor, insurance, and the environment;
- Refrain from engaging in fraudulent acts, corruption, or unfair competition.

REPORTS REGARDING RESPONSIBILITY TO LOCAL COMMUNITIES



The business activities of DIC Group have a direct and long-term connection with the local communities where projects are implemented. Fully aware of this, DIC Group defines its responsibility to the community not only as compliance with the law but also as a commitment to accompany and actively contribute to the socio-economic development of the localities where DIC Group operates.

In 2025, DIC Group focuses on investing in social housing projects, contributing to expanding access to housing for workers and customers with medium and low incomes. The social housing subdivisions are integrated into DIC Group's overall projects and are implemented in a synchronized manner with technical infrastructure, community living spaces, and essential amenities to meet the long-term settlement needs of residents.

Before implementing projects, DIC Group consults with stakeholders, assesses social impacts, and develops plans to minimize the effects on the lives of residents around the project area. During construction and operation, measures to control noise, dust, traffic safety, and public order are applied to limit negative impacts on the community.

In addition, DIC Group continues to implement social welfare programs, support education, build local infrastructure, and prioritize the use of local labor where appropriate. These activities are carried out transparently, with planning, and aligned with the actual needs of each locality, thereby contributing to strengthening the trust-based, long-term relationship between DIC Group and the local community.

Specifically, in 2025, DIC Group supports community development and social welfare through notable activities such as:

- Contributing to the Social Welfare Fund of Nhon Trach Commune, Dong Nai Province;
- Contributing to the Fund for the Poor in Tam Thang Ward, Vung Tau Ward, Ho Chi Minh City;
- Giving Tet gifts to the forces participating in maintaining public order in Vi Thanh Ward, Can Tho City;
- Supporting Nhon Trach Commune and Dai Phuoc Commune (Dong Nai Province) on the occasion of Lunar New Year 2025;
- Supporting Vinh Yen Ward and Vinh Phuc Ward (Phu Tho Province) on the occasion of Lunar New Year 2025;
- Supporting children affected by Agent Orange in Quynh Luu Commune, Nghe An Province;
- Contributing to the Gratitude Fund in Dai Phuoc Commune, Dong Nai;
- Supporting the costs of organizing activities to celebrate September 2nd in Tam Thang Ward, Ho Chi Minh City;
- Supporting the Dong Nai Provincial Military Command in organizing fireworks displays;
- Supporting people directly affected by storms and floods;
- A series of programs such as "A Thousand Tet Gifts - Connecting Love" and the "Tet Union Market" program for families of workers in difficult circumstances on the occasion of Lunar New Year 2025.



The total support budget for the local community by DIC Group in 2025 is **2.295.300.565 VND**



COMPLIANCE WITH REGULATIONS ON ENVIRONMENTAL PROTECTION

Compliance with environmental protection laws is a fundamental principle throughout all investment, construction and operational activities of DIC Group:

- All projects invested by DIC Group strictly adhere to legal procedures as stipulated by the Environmental Protection Law and its guiding documents, including the preparation and approval of Environmental Impact Assessment (EIA) reports; Obtaining environmental permits and submitting environmental reports as required by regulatory authorities for each project;
- For Water Supply Stations: DIC Group prepares groundwater extraction permits and periodically submits reports on groundwater extraction activities, which are approved by competent authorities;

- Collaborating and contracting with functional units to collect, transport, and properly treat household/hazardous waste in compliance with regulations;
- Disclosing information on environmental indicators (emissions, waste, water supply station usage, and wastewater treatment...) in the Sustainability Report;
- The headquarters building of DIC Group implements necessary technical solutions and has achieved the EDGE certification recognized by the World Bank, contributing to a reduction of 337.4 tCO₂/year in emissions compared to buildings of similar scale and functionality. (Source: <https://app.edgebuildings.com/project-studies/v%C4%83n-ph%C3%B2ng-dic-corp>)

Number of violations due to non-compliance with laws and environmental regulations: None.

Total fines due to violations of laws and environmental regulations: None.



DIC GROUP'S MATERIAL SECTORS

In the context of the real estate industry increasingly being influenced by the demands for sustainable development and the expectations of related parties, identifying and managing material sectors play a crucial role in shaping the business strategy of DIC Group. These material sectors not only reflect issues that impact business operations and financial performance but also highlight the environmental, social and community impacts that DIC Group generates during its development process. Based on the reference to international standards such as GRI Standards, DIC Group has conducted a comprehensive evaluation process to identify key material topics, consult with leadership, employees, related parties and analyze the level of impact to develop an appropriate action strategy.

On that basis, the process of identifying material sectors of DIC Group has been improved and implemented through the following steps:

STEP
01

DEFINE CONTEXT AND SCOPE

DIC Group analyzes the external context (market trends, current legal requirements, expectations of investors and society) along with internal scope analysis (business value chain, development, and operational management) to ensure that material topics reflect DIC Group's strategy.

STEP
02

IDENTIFY AND DETERMINE RELEVANT TOPICS

Based on the results of the context and scope analysis, DIC Group compiles a list of topics related to DIC Group's business activities in the real estate sector to serve as input for the consultation and evaluation steps based on GRI standards.

STEP
03

CONSULT RELATED PARTIES

After identifying relevant topics, DIC Group continues to consult with DIC Group's leadership, employees and other related parties to gather data on the level of interest and expectations for each identified topic.

STEP
04

AGGREGATE, ANALYZE IMPACT LEVELS, AND DEVELOP A MATERIALITY MATRIX

Aggregate consultation data and conduct a dual impact analysis to evaluate external and internal impacts. The results are presented in a materiality matrix, thereby identifying priority topics as the foundation for strategy and action plans.

STEP
05

APPROVE, INTEGRATE STRATEGY, AND CONTINUOUSLY MONITOR

After identifying and finalizing the matrix, DIC Group develops specific measures to manage and improve. At the same time, material topics are integrated into the business strategy, and a periodic monitoring mechanism is established to update and align action plans with DIC Group's development strategy, market dynamics and related parties' expectations.

MATRIX OF KEY SECTORS



Governance

- GRI 2, 3:** Transparency and responsible governance
- GRI 201, 203:** Economic Development efficiency
- GRI 202:** Market presence
- GRI 204:** Procurement Practices
- GRI 205, 206:** Anti-corruption and Anti-competitive Behavior
- GRI 207:** Compliance and fulfillment of tax

Environmental

- GRI 301:** Using sustainable, green materials
- GRI 302, 305:** Responding to climate change and reducing emissions
- GRI 303, 306:** Water and waste management
- GRI 304:** Biodiversity
- GRI 308:** Supplier Environmental Assessment

Social

- GRI 401, 403, 407:** Ensuring employment, welfare and safety for employees
- GRI 404:** Training and development of human resources
- GRI 413, 415:** Policies and impact on local communities
- GRI 414:** Supplier Social Assessment
- GRI 416, 418:** Customers safety, health and data security
- GRI 417:** Compliance with requirements for promotional information and trademarks

In 2025, DIC Group expands the scope of stakeholder consultations to ensure that the identification of material topics is conducted more comprehensively and objectively. Beyond internal groups such as the BOM and staffs, DIC Group also gathers input from external stakeholders including shareholders, partners, suppliers and the local communities surrounding its projects site.

By diversifying its consultation sources, DIC Group is able to more fully identify sectors that have significant impacts on its business operations, as well as environmental and social impacts. Based on the synthesis and analysis of the collected opinions, DIC Group evaluates the priority level of each topic to develop a materiality matrix, thereby identifying issues that need to be focused on for management and disclosure in the sustainability report.

This approach helps ensure that identified material topics reflects its strategic direction as well as meet stakeholder expectations.

In addition to actively interacting and gathering opinions from stakeholders, DIC Group also has a channel for receiving and responding to stakeholders' opinions on sustainable development issues through its website, email, surveys, meetings/dialogues with investors, employee conferences, and processes for handling complaints, suggestions, and reporting violations by customers and other stakeholders.

CHAPTER III

ECONOMIC DEVELOPMENT EFFECTIVENESS





ECONOMIC PERFORMANCE

GRI 201-1 DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED

Business operation results

Unit: billion VND

Indicator	2021	2022	2023	2024	2025
Consolidated financial statements					
Total revenue and other income	3,491.9	2,012.0	1,336.8	1,439.0	4,756.27
Profit before tax	1,281.5	198.7	165.9	164.9	824.3
Profit after tax	989.9	191.3	111.6	102.4	606.4
Total assets	16,846.9	14,747.8	16,827.6	18,539.3	18,959.6
Equity	7,671.5	7,794.7	7,893.6	8,041.3	10,025.6
Separate financial statements					
Total revenue and other income	2,941.0	1,248.5	856.0	1,107.8	4,271.7
Profit before tax	1,276.8	168.7	233.1	335.3	811.4
Profit after tax	988.6	130.7	185.6	264.7	632.0
Total assets	16,169.6	14,185.2	16,124.5	17,348.4	18,143.6
Equity	7,362.6	7,424.1	7,603.2	7,858.6	10,277.0

In 2025, amid ongoing fluctuations in the domestic economy and the real estate market, DIC Group focused on implementing investment and business activities in key projects, while enhancing financial management and optimizing resources to improve operational efficiency. Thanks to these efforts, the consolidated business results of DIC Group recorded positive improvements compared to 2024. Specifically, total revenue and other income

reached 4,756.27 billion VND, profit before tax amounted to 824.3 billion VND and profit after tax stood at 606.4 billion VND. DIC Group's total assets at the end of the year reached 18,959.6 billion VND, an increase compared to 2024. Equity capital reached 10,025.6 billion VND, contributing to strengthening financial capacity and laying the foundation for development plans in the next phase.

Total revenue and other income
4,756.27 billion VND

Profit before tax
824.3 billion VND

Profit after tax
606.4 billion VND

Total assets
18,959.6 billion VND

Equity
10,025.6 billion VND

Contributions to the state budget, activities for the community

Unit: billion VND

Indicator (Consolidated financial statements)	2021	2022	2023	2024	2025
Taxes and state budget obligations (actually paid during the period)	245.4	432.8	120.2	197.2	244.9
Activities for the community	38.15	10	17.3	7.0	2.3

With the economic values generated in 2025, DIC Group fulfilled its tax obligations and contributed over 245 billion VND to the State budget, as well as over 2 billion VND to community activities.

Taxes and state budget obligations
244.9 billion VND
Activities for the community
hơn 2 billion VND

Ensuring shareholder rights

DIC Group always prioritizes ensuring and respecting the legitimate rights and interests of shareholders in accordance with the Charter and the internal regulations on corporate governance. The principle of fair treatment among shareholders is consistently implemented by DIC Group. Decisions of the General Meeting of Shareholders are approved based on voting results according to the number of shares owned, ensuring transparency and compliance with legal regulations.

DIC Group has gradually applied technology in its governance practices to enhance transparency and ensure shareholders' rights. In 2025, DIC Group organized of the General Meeting of Shareholders online with electronic voting, enabling shareholders to participate, monitor, and exercise their voting rights conveniently.

Additionally, DIC Group continues to maintain and expand communication channels with shareholders and investors through the website, email, media, annual reports, investor newsletters, as well as direct meetings and exchanges. On

September 26, 2025, DIC Group organized an Investor Meeting to update on DIC Group's business operations, development directions, and to enhance communication and receive feedback from shareholders and investors. During the year, DIC Group also held meetings and discussions at its headquarters to address investors' inquiries regarding DIC Group's business results and investment activities for the current fiscal year and business/investment plans for the coming years.

Furthermore, to continue improving the governance system and enhancing shareholder protection, DIC Group issued the following policies:

- Policy on collecting and securing information of customers, partners, shareholders, and related parties at DIC Group (Issued under Decision No. 67/QĐ-DIC Group-HĐQT dated December 11, 2025).
- Policy on resolving shareholder complaints at DIC Group (Issued under Decision No. 69/QĐ-DIC Group-HĐQT dated December 11, 2025).

Ensuring the livelihood of employees

In the context of difficulties in the labor market and business operations for many enterprises, DIC Group has maintained stable employment and income for its employees. The average income (including salary, remuneration, and other allowances and support) of employees in 2025 reached approximately 26.4 million VND/person/month.

In addition, DIC Group implemented various welfare policies and activities to care for employees' well-being, specifically:

- Annually, DIC Group organizes periodic health check-ups for all employees. In 2025, DIC Group conducted health check-ups with a total cost of 827,224,200 VND.
- DIC Group has established a Medical Department under Administration Department, equipped with adequate medical technical facilities to provide emergency and first aid when necessary. Additionally, a dedicated general practitioner is assigned to regularly monitor health, provide medical examinations, and perform first aid for employees.
- Implementing reward and welfare policies for employees on occasions such as holidays, Tet, employee birthdays, etc.

- Organizing sightseeing and vacation activities for employees, creating opportunities for them to rejuvenate, enhance internal connections, and foster team spirit.
- Taking care of employees' family lives through activities such as giving gifts on International Children's Day (June 1), Mid-Autumn Festival, rewarding outstanding students at various levels, and students admitted to universities.
- DIC Group also organizes numerous training programs, workshops, and professional seminars to enhance management and professional skills for employees, such as training on construction law, land law, corporate governance, compliance with securities law, ESG, and sustainable development, as well as discussions and specialized seminars related to investment, construction, and real estate business.

To ensure that employees at DIC Group are protected under the law and enjoy full basic rights such as salaries, bonuses, allowances, insurance, and safe working conditions, DIC Group does not employ workers under the form of collaborators and commits that all employees are employed under labor contracts in accordance with labor law regulations.

The average income of employees reached approximately **26,4 million VND/person/month**

DIC Group conducted health check-ups with a total cost of **VND 827.224.200**



GRI 201-2 FINANCIAL IMPACT, RISKS, AND OTHER OPPORTUNITIES DUE TO CLIMATE CHANGE

In 2025, increasingly extreme and unpredictable weather patterns were recorded across many regions of the country, including prolonged heavy rains in various localities, urban flooding, early and extended heatwaves, etc. These factors have been and are creating direct and indirect impacts on investment, construction, and operation activities of real estate projects, while also increasing the financial risk levels for businesses in the short and long term.

In this context, DIC Group identifies that climate change not only poses risks to business operations and financial efficiency but also serves as a driving force to promote the transition of the development model towards sustainability. Climate change-related risks and opportunities are comprehensively considered by DIC Group, while management and control measures are developed to mitigate negative impacts and enhance long-term value for DIC Group, specifically:

	RISK	OPPORTUNITY
Financial risks	<ul style="list-style-type: none"> • Higher for investment, construction, insurance and operation expenses for real estate projects due to the need to raise design standards: ground elevation, drainage systems, and technical solutions to adapt to extreme weather conditions (prolonged heavy rains, flooding, and extreme heatwaves); • Decline in asset value in areas directly affected by climate change; • Disruption of project construction progress, cash flow, and delayed handover timelines due to adverse weather conditions. 	<ul style="list-style-type: none"> • Growing demand for green real estate projects that are energy-saving, and highly adaptable to climate conditions; • Long-term cost optimization through investment in sustainable design, environmentally friendly materials, and energy-efficient solutions.
Transition risks	<ul style="list-style-type: none"> • Changes in policies and regulations regarding the environment and green construction; • Increased requirements from customers and investors for green, energy-saving real estate; 	<p>Enhanced access to green funding sources, preferential loans, and investor interest in DIC Group when integrating a clear climate change response strategy.</p>
Reputation risks	<p>Risk of reputation decline if risk management is ineffective.</p>	<p>Access and integration of climate change risk management into corporate governance, enhancing brand value and the ability to mobilize sustainable funding sources.</p>

GRI 201-3 OBLIGATIONS OF DEFINED WELFARE PROGRAMS AND OTHER RETIREMENT PROGRAMS

DIC Group fully fulfills its obligations related to welfare and retirement regimes for employees in accordance with current legal regulations. Specifically:

All employees participate in mandatory insurance programs as stipulated by the State. Contributions are made fully and on time, ensuring social security benefits and retirement regimes for employees when eligible.

In addition, DIC Group also maintains activities to care for and support retired employees through regular meetings, visits and social activities organized by the Retirees' Association. These activities not only express gratitude for the contributions of

previous generations of employees but also represent a cultural value of the corporation, fostering continuity and connection within DIC Group.

In 2025, DIC Group supported and maintained the activities of the Retirees' Association, specifically:

- Organized visits and gift-giving on the occasion of the Lunar New Year 2025;
- Held meetings with the Southern Vietnam Construction Union Retirees' Club;
- Organized gatherings and summarized the activities of the 2024–2025 term of DIC Group Retirees' Club.

The total budget DIC Group allocated to support the activities of the Retirees' Club in 2025 is

VND 133,500,000



MARKET PRESENCE

GRI 202-1 THE RATIO OF STANDARD STARTING SALARY BY GENDER COMPARED TO REGIONAL MINIMUM WAGE

Region	Target	Regional minimum wage	Lowest salary at DIC Group	
			Male	Female
Headquarters of DIC Group and Dong Nai Project Management Dept		4,960,000	6,440,000	6,220,000
DIC Vinh Phuc Branch, Northern Project Management Dept. and Central Project Management Dept		4,410,000	6,300,000	6,300,000
Western Project Management Dept. and Ha Nam Project Management Dept.		3,450,000	5,170,000	4,800,000

(The salary is updated in the month with the standard working days - 22 days/month)

With a portfolio of real estate development projects spanning from the North to the South, including Phu Tho, Dong Nai, Ho Chi Minh City, Can Tho, Ninh Binh, etc., DIC Group not only contributes to promoting sustainable urbanization but also creates numerous job opportunities for workers. DIC Group prioritizes hiring local labor in areas where projects are located, thereby directly contributing to socio-economic development and improving income for the community. DIC Group fully complies with labor laws, including regulations on regional minimum wages. In practice, the lowest wage applied at DIC Group is always set higher than the corresponding regional minimum wage to ensure workers' livelihoods, maintain competitiveness in the labor market, and demonstrate DIC Group's commitment to fair compensation policies aligned with sustainable development strategies.





INDIRECT ECONOMIC IMPACTS

GRI 202-2 PROPORTION OF SENIOR MANAGEMENT HIRED FROM THE LOCAL COMMUNITY

During the reporting period, DIC Group maintained a high retention rate among senior leadership and management teams who have been long-term contributors to DIC Group's development. 3/4 members of the Board of Directors (accounting for 75%) and 5/6 members of the Board of Management (accounting for 83%) are long-term residents of Vung Tau City (now part of Ho Chi Minh City), where DIC Group's headquarters is located. Most management-level personnel, from Division Directors to Deputy Directors and Department Heads, are prioritized for recruitment from localities where DIC

Group's projects are located. Maintaining a high proportion of senior leaders and managers residing locally helps DIC Group:

- Enhance project management and operational efficiency through a deep understanding of local market characteristics and communities;
- Strengthen relationships with local authorities and related parties;
- Contribute to workforce stability and loyalty, reduce employee turnover and improve operational efficiency.

GRI 203-1 INFRASTRUCTURE INVESTMENTS AND SERVICES SUPPORTED

a. Extent of development of infrastructure investments and services supported

In 2025, DIC Group disbursed investments in projects in the southern region amounting to 1,178.71 billion VND, projects in the northern region amounting to 685.41 billion VND and research investment projects amounting to 0.07 billion VND. Additionally, investments were made in joint ventures, associated companies, infrastructure at the headquarters and information technology systems to support business operations.

b. Current or expected impacts on communities and local economies

Through the investment and development of urban areas, mixed-use complexes, residential areas and urban tourism projects, DIC Group creates positive and long-term socio-economic impacts in the localities where projects are implemented. Urban and residential projects contribute to improving housing conditions, developing synchronized living spaces, upgrading technical and social infrastructure, thereby enhancing the quality of life for residents and neighboring communities.

Mixed-use complex projects promote commercial, service and office activities, creating additional jobs, increasing land use value and boosting the dynamism of the area. Meanwhile, urban tourism projects play a crucial role in attracting tourists, stimulating the development of the service – hospitality – entertainment sectors and expanding sustainable livelihood opportunities for local workers.

During the construction phase, projects contribute to local economic growth through labor demand, contractor services, material supply chains and related services. In the medium and long term, completed infrastructure and operational facilities continue to drive regional economic development, increase budget revenues, and improve urban landscapes.

In addition to positive impacts, DIC Group recognizes some temporary effects during project construction, such as noise, dust and increased traffic flow. These impacts are managed through periodic environmental reporting systems and approval decisions from competent State agencies, the application of safe construction measures and transparent communication mechanisms with the community.

DIC Group is committed to optimizing the socio-economic value brought by its projects while minimizing adverse impacts, ensuring harmonious development that balances the interests of DIC Group, residents, employees and local communities.



GRI 203-2 SIGNIFICANT INDIRECT ECONOMIC IMPACTS

DIC Group has numerous projects spanning from the North to the South, contributing to job creation for more than 274 employees working at the headquarters and nearly 2,000 workers at DIC Group's projects locations, thereby fostering economic development, especially in provinces with investment projects such as Phu Tho, Dong Nai, Ho Chi Minh City, Can Tho, Ninh Binh, etc. Additionally, DIC Group also strengthens cooperation with local partners, suppliers, subsidiaries and affiliated companies to create long-term demand for human resources and sustainable employment.

DIC Group applies modern architectural designs to provide comfortable living spaces, reasonably arranging green spaces in residential buildings and apartment complexes to create a fresh and relaxing living environment. This not only creates an ideal living space for residents but also increases real estate value, attracts investors and enhances the position of the local area.

Furthermore, DIC Group contributes to promoting social welfare through community activities, charitable activities to improve living conditions in its project sites.

At the same time, DIC Group fulfills its annual tax obligations in accordance with regulations and significantly contributes to the State budget in supporting the development of public services such as healthcare, education, transportation infrastructure, etc.

However, there are still negative impacts such as population growth and increased traffic flow, which may put pressure on existing infrastructure; fluctuations in land prices and living costs in local areas; environmental impacts during construction and operation,...



PROCUREMENT PRACTICES

In its business activities, DIC Group always prioritizes local suppliers along with subsidiaries and member units to optimize operational efficiency, strengthen internal connections and promote local economic growth by creating jobs, increasing income and enhancing the capacity of DIC Group's ecosystem.

In 2025, DIC Group engaged in transactions with related parties, including local suppliers and subsidiaries/affiliated companies, as presented in DIC Group's audited 2025 Financial Report.



ANTI-CORRUPTION

GRI 205-1 OPERATIONS ASSESSED FOR RISKS RELATED TO CORRUPTION

In the increasingly complex real estate business environment, DIC Group evaluates risk factors related to corruption to ensure transparency and sustainability in its business activities as follows:

- Land valuation and development;
- Bidding and signing construction contracts with subsidiaries/affiliated companies;
- Selling and leasing real estate projects;
- Collaborating with suppliers and partnering with stakeholders;
- Operating, procuring equipment and materials and maintaining and repairing assets;
- Interacting with local authorities regarding legal procedures for projects;
- Managing internal finances and budgets.

Accordingly, the actions of DIC Group include:

- ◆ Developing and implementing clear codes of conduct regarding integrity, transparency and ethics in work. Additionally, DIC Group updates anti-corruption policies and addresses violations.
- ◆ Defining common values and ethical standards for management levels and employees of DIC Group and subsidiaries/affiliated companies to adhere to; ensuring that management levels and employees of DIC Group and its member companies comply with Vietnam's anti-corruption laws and internal policies to avoid issues related to conflicts of interest and corporate fraud.
- ◆ Specifying and integrating risk management content into policies, regulations, separate documents and contracts.

GRI 205-2 COMMUNICATION AND TRAINING ABOUT ANTICORRUPTION POLICIES AND PROCEDURES

In addition to creating economic value, DIC Group always emphasizes professional ethics and a sense of responsibility in work, as well as anti-corruption measures within the enterprise. To prevent and minimize violations in work, including anti-corruption efforts, DIC Group has been implementing the following solutions:

- Strengthening the role of the Audit Committee in evaluating the internal control system, risk management, and assessing risks related to DIC Group's strategic and business plans;

- Establishing work processes with mutual cross-checks among individuals and departments to enhance internal control, limit the risk of abuse of power and detect potential risks early;
- Organizing training and communication on corporate culture for all employees, raising awareness among employees about professional ethics, responsibility in work and compliance with DIC Group's regulations and laws.

GRI 205-3 CONFIRMED INCIDENTS OF CORRUPTION AND ACTIONS TAKEN

In 2025, DIC Group did not encounter or handle any cases of corruption.



ANTI-COMPETITIVE BEHAVIOR

DIC Group is committed to fully complying with competition laws in the regions where it operates:

- Not engaging in price collusion or market division;
- Ensuring transparency in pricing and cooperation with relevant parties;

- Enhancing training on competition laws and business ethics for employees;
- “Fair competition” is one of the ten ethical principles of DIC Group, as outlined in DIC Group Culture Handbook.

In the fiscal year 2025, DIC Group did not record any lawsuits related to anti-competitive behavior.



TAX

GRI 207-1 APPROACH TO TAX

DIC Group aims to fulfill its economic and social responsibilities by complying with tax regulations, fulfilling tax obligations as required, returning a portion of its profits and contributing to the development of local communities.

The tax approach is designed to ensure full compliance with state obligations and effectively manage tax-related risks during operations, specifically:

- Fully complying with tax laws in the localities where DIC Group operates; ensuring all tax declarations, payments, and settlements are conducted in accordance with regulations and on time.

- Identifying, assessing and managing tax risks in accordance with financial and accounting principles as prescribed.
- Not engaging in tax evasion or avoidance by transferring profits through entities without genuine business purposes or actual business activities.
- Maintaining cooperative and goodwill relationships with tax authorities and state management agencies during inspections and providing information as required.

GRI 207-2 TAX GOVERNANCE, CONTROL AND RISK MANAGEMENT

The Board of Directors and Board of Management are responsible for establishing and maintaining a tax compliance management system and tax risk management for DIC Group.

DIC Group requires employees to understand and fully comply with tax laws and regulations in the fields and locations where DIC Group operates. DIC Group continuously reviews and updates new legal regulations. In this way, DIC Group strives to

ensure transparent business operations and compliance with tax laws.

Additionally, DIC Group implements strict measures to minimize additional taxes arising from underpayment or late payment.

Furthermore, DIC Group prudently manages tax risks to ensure the stability and sustainable growth of the business.

GRI 207-3 STAKEHOLDER ENGAGEMENT AND MANAGEMENT OF CONCERNS RELATED TO TAX

DIC Group strives to build and maintain an open relationship with tax authorities, based on mutual respect, transparency, and trust.

Moreover, DIC Group regularly provides information to stakeholders, including regulatory agencies, shareholders, investors, partners, employees, etc., regarding DIC Group’s tax management and taxes paid through periodic financial reports.

GRI 207-4 COUNTRY-BY-COUNTRY REPORTING

DIC Group operates in Vietnam and does not have headquarters in other countries, therefore, the tax reports of DIC Group are carried out in Vietnam.

Table of corporate income tax (already paid in the period 2021 – 2025)

Unit: billion VND

Indicator (Consolidated financial statements)	2021	2022	2023	2024	2025
Corporate income tax	130.7	257.1	57.9	56.4	109.4

CHAPTER IV

**EFFECTIVE
ENVIRONMENTAL
IMPACT
MANAGEMENT**

Under the increasing pressure of climate change, Vietnam in 2025 witnessed more extreme weather phenomena than ever before - from consecutive strong storms accompanied by heavy downpours to historic floods in many provinces, causing severe damage to people, property and ecosystems. These unusual fluctuations are not only an alarm bell for national climate security but also an urgent reminder of the responsibility of every organization to reduce

emissions and protect the environment. On this journey, DIC Group is committed to actively pursuing emission reduction goals, sustainable growth and implementing initiatives and policies related to energy management, natural resource conservation, waste reduction and promoting environmentally friendly supply chains, contributing to achieving sustainable development goals and adapting to climate change.

ENVIRONMENTAL
GRI 301

MATERIALS

DIC Group manages and uses materials in a manner that is economical, efficient and environmentally friendly, aligning with the sustainable development orientation in investment, construction and real estate business activities. The selection and management of material resources not only help DIC Group optimize resources and costs but also minimize environmental impacts and enhance economic efficiency.

DIC Group establishes the following principles for material management and usage:

- Supply chain management: prioritize selecting suppliers that are subsidiaries or local businesses based on criteria of quality, legal compliance, social responsibility and specific environmental standards.

- Selection of sustainable materials: use environmentally friendly materials that are recyclable, have clear origins and meet current standards.
- Strengthen periodic inspection and evaluation activities and continuously improve the efficiency of material usage in projects and constructions.
- Efficient use of materials: use materials that meet standards, ensure construction quality; optimize consumption during construction; supervise the construction process to minimize material loss and reduce construction waste, aiming to manage materials based on circular economy principles.

ENVIRONMENTAL
GRI 302

ENERGY

In the context of increasing energy demand and the growing necessity for efficient resource utilization, DIC Group identifies energy management as a key focus in environmental management. Energy consumption at the headquarters building – primarily serving operational, management and technical system activities - is monitored and controlled periodically to ensure rational, economical use and to limit indirect emissions. Strict management of electricity consumption not only contributes to optimizing operational costs but also demonstrates DIC Group's commitment to practicing responsible energy use and striving for sustainable development.

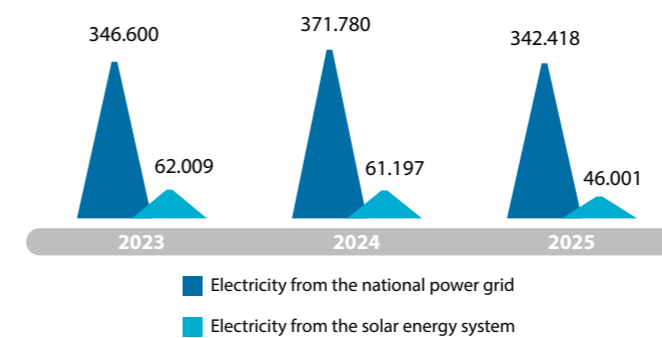
In addition to constructing DIC Group's headquarters according to EDGE standards, which helps reduce 337.44 tCO₂/year, in 2025, DIC Group has maintained the implementation of energy-saving measures at the headquarters; continued to expand and improve these measures for ongoing and operational projects as follows:

- At the headquarters building, 100% of office areas use energy-saving LED lights, and public areas (corridors, restrooms, sports areas...) are equipped with motion sensor lighting systems to save and use electricity efficiently;

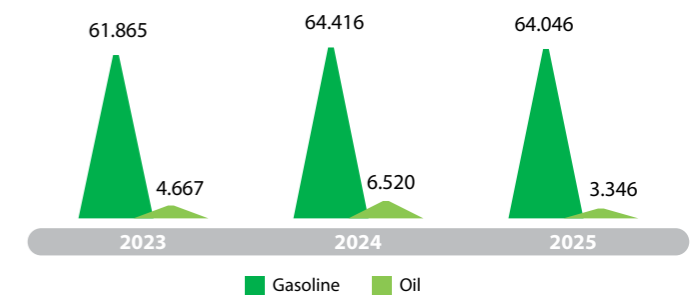
- Conduct periodic maintenance of the central air conditioning system to maintain efficiency and optimal operation, avoiding energy leakage;
- Install and operate a solar energy system on the headquarters roof to reduce dependence on the national power grid and emissions;
- Use BIM as a tool to help reduce greenhouse gas emissions through optimized design, construction, operation and material reuse. When combined with green technologies, IoT, and renewable energy, BIM will play an important role in realizing green buildings and sustainable development;
- Utilize natural light by raising blinds in the morning, turning off some lights in restrooms and public areas;
- Start the cooling system after 7:30 AM to take advantage of the cool morning air, turn off the cooling system 10 minutes before the end of working hours;
- Implement construction projects according to the green EDGE standard.

Total energy consumption of DIC Group's headquarters building during the 2023 -2025 period:

Total electricity consumption at the headquarters of DIC Group (Kwh)



Consumption of gasoline, oil at the headquarters of DIC Group (Liters)



DIC Group identifies effective energy management at the headquarters building as a foundational step in the roadmap to reducing emissions and enhancing resource efficiency. Strict control of energy consumption not only helps optimize operating costs but also contributes to fulfilling DIC Group's commitment to sustainable development.



ENVIRONMENTAL
GRI 303

WATER AND EFFLUENTS

The Headquarters Building of DIC Group uses water sourced from the centralized water supply system provided by the State water supply authority. The entire amount of water used for business operations and office activities (sanitation, pantry areas, technical systems) is recorded through periodic invoices.

The total water usage at the headquarters of DIC Group	Unit	2023	2024	2025
	m ³	2,854	2,772	2,659

Wastewater generated at the headquarters is primarily domestic wastewater and is connected to the urban drainage system. Water from business activities at DIC Group's headquarters, after use, is passed through a sedimentation tank and then pumped into the common drainage system of Vung Tau City. The amount of wastewater discharged into the environment is treated in compliance with regulations, equivalent to the amount of water input. DIC Group fully complies with taxes and drainage service fees as stipulated by the State authorities.

DIC Group does not exploit surface water or groundwater in the headquarters area.

In addition to activities at the headquarters, in some projects, DIC Group invests in technical infrastructure to ensure proactive water supply and control environmental impacts, including:

- Constructing one water supply station (capacity of 960m³/day) at Dai Phuoc Eco-tourism urban area Project (Dai Phuoc Commune, Dong Nai Province) to serve living needs, construction works, tree irrigation, and road cleaning within the project area. The water supply station exploits groundwater based on a permit issued by the competent State authority. The exploitation activities always comply with: extraction volume as per the permit; regulations on water level monitoring and water quality; periodic reporting obligations as per legal requirements.

Amount of groundwater extracted	Unit	2023	2024	2025
	m ³	205,931	237,462	326,887

The investment in the water supply station ensures stable supply for residents and project activities while fulfilling the obligation of water resource management as per regulations.

- DIC Group has invested in building five wastewater treatment stations at the following projects: Dai Phuoc Eco-tourism urban area and Hiep Phuoc Residential area (Dong Nai); Nam Vinh Yen

New Urban Area (Phu Tho); two stations at Vi Thanh Commercial Residential Area (Can Tho). These stations function to: collect domestic wastewater generated within the project area; treat it to meet environmental technical standards before discharge; monitor and control the quality of the output water and conduct periodic environmental reporting as required by the management authority.

Unit: m³/year

Treated wastewater volume	2023	2024	2025
Dai Phuoc Eco-tourism urban area (capacity of 800m³/day)	56,336	31,516	41,995
Hiep Phuoc Residential area (capacity of 350m³/day)	47,543	56,185	53,169
Total	103,879	87,701	95,164

* Two wastewater treatment stations at Vi Thanh commercial residential area (Can Tho) and one wastewater treatment station at Nam Vinh Yen new urban area currently have no wastewater entering the stations due to the absence of residents.

DIC Group recognizes that water is a finite and high community-linked resource. Water usage at the headquarters and groundwater exploitation at projects are carried out in compliance with the law, controlling extraction volumes and monitoring the quality of discharged wastewater. In the future, DIC Group will continue to enhance water use efficiency, strengthen quantitative monitoring and optimize the operation of treatment stations to minimize environmental impacts and ensure sustainable development.

ENVIRONMENTAL
GRI 304

BIODIVERSITY

DIC Group acknowledges that real estate development activities can create direct and indirect impacts on natural ecosystems, especially during land clearance and infrastructure construction phases. Therefore, biodiversity factors are integrated into the survey, planning and environmental impact assessment processes right from the project preparation stage. DIC Group manages biodiversity-related risks based on legal compliance while aiming to balance project development goals with the preservation of ecological values in the project area.

Potential impacts of DIC Group's real estate activities on biodiversity include:

- Changes in land use status;
- Degradation of natural vegetation;
- Increased noise, dust, and surface runoff during construction phases;
- Impacts on ecosystems at project sites.

To mitigate these impacts, DIC Group has implemented the following biodiversity management measures:

- Minimizing impacts on ecosystems: shielding construction sites during the construction phase to control dust; managing rainwater and construction wastewater; enhancing management and monitoring compliance with environmental protection requirements to limit impacts on local ecosystems.

- Complying with legal regulations: periodically preparing Environmental Reports and Environmental Impact Assessments for ongoing projects as required.

In 2025, DIC Group did not record any resource exploitation or project implementation in recognized conservation areas.

Additionally, DIC Group has developed and issued Commitments/Code of Conduct on preventing the trade, consumption and use of wildlife and wildlife products.

- Developing green spaces:
 - ◆ Allocating green space areas within project interiors; designing drainage systems to limit erosion;
 - ◆ Retaining existing ecosystems and trees in line with planning;
 - ◆ Supplementing and planting new trees to enhance the landscape within project interiors;
 - ◆ The youth union members of DIC Group regularly collaborate with residents at the project to dredge and clean the bottom of the regulating lake (Phung Hoang Lake - Chi Linh Center project);
 - ◆ At the headquarters building, DIC Group frequently launches campaigns to plant green trees in the office and the building's premises.



ENVIRONMENTAL
GRI 305

EMISSIONS

Within the scope of DIC Group’s Headquarters Building, direct greenhouse gas emissions (Scope 1) arise from fuel sources under the operational control of DIC Group, including fuel consumption for backup generators and vehicles used for work purposes (diesel and gasoline-powered cars). Emissions are calculated based on the actual fuel consumption during the year and converted to tCO₂ using appropriate emission factors.

Indirect greenhouse gas emissions (Scope 2) at the headquarters primarily come from electricity purchased from the national grid to operate air conditioning systems, lighting, office equipment, and the building’s technical infrastructure. Emissions are determined based on the total electricity consumption during the year and the corresponding grid emission factor. Scope 2 currently accounts for the largest proportion of total emissions at the headquarters, reflecting the office activity characteristics and the dependency on electrical energy.

In the reporting year, DIC Group has not conducted an inventory of other indirect emission sources (Scope 3) such as business travel, waste treatment, supply chain, or outsourced activities. The current disclosure scope is limited to emission sources directly under the control of the headquarters. DIC Group plans to gradually expand the inventory scope as the data collection system becomes more complete in subsequent phases.

To optimize energy consumption at the Headquarters Building, DIC Group implements a comprehensive set of management and technical solutions, maintaining the following actions:

- Periodically reviewing electricity consumption by functional areas, optimizing the operation of air conditioning systems according to working hours;
- Installing lighting equipment in office areas with 100% high-efficiency LED lights; public areas (corridors, restrooms, etc.) are equipped with motion sensor lighting systems that only activate when people are present;
- Encouraging the use of energy-saving office equipment;
- Installing and periodically maintaining the rooftop solar power system to reduce complete dependency on electricity consumption from the National Grid;
- Using BIM as a tool to help reduce greenhouse gas emissions through optimized design, construction, operation, and material reuse. When combined with green technologies, IoT and renewable energy, BIM will play a crucial role in realizing green buildings and sustainable development;
- Periodically maintaining the central air conditioning system and electrical equipment at the headquarters to prevent electricity leakage during operation.

Additionally, DIC Group enhances internal communication on efficient energy use, turning off devices when not needed, and utilizing natural light. These measures contribute to controlling operational costs, reducing pressure on non-renewable energy sources, and limiting greenhouse gas emissions from office activities.

Category	Unit	2023	2024	2025
Electricity consumption from the National Electricity Grid	Kwh	346,600	371,780	342,418
Gasoline consumption	Litter	61,865	64,416	64,046
Oil consumption	Litter	4,667	6,520	3,346
CO₂ emission mass (from non-renewable energy sources)	tCO ₂	396.1	424.4	395.0
Electricity from solar energy systems	Kwh	62,009	61,197	46,001
Compensated CO₂ mass (from renewable energy sources)	tCO ₂	62.7	61.0	45.68
CO₂ compensation rate	%	15.8	14.4	11.6

In 2025, there was a record of heavy rainfall and unusually prolonged rainy days, resulting in a significant decrease in the electricity output provided by the solar energy system compared to 2024 (a 25% reduction). However, electricity consumption from the National Grid decreased by 8% compared to 2024, demonstrating the effectiveness of energy-saving measures implemented at DIC Group’s headquarters building.

Additionally, DIC Group’s headquarters building achieved the EDGE Green Building certification from the International Finance Corporation (IFC), reducing a significant amount of greenhouse gas emissions - 337.44 tCO₂/year compared to buildings of the same scale and operational function.

(Source: <https://app.edgebuildings.com/project-studies/v%C4%83n-ph%C3%B2ng-dic-corp>)



ENVIRONMENTAL

GRI
306

EFFLUENTS AND WASTE

Activities at DIC Group's headquarters primarily generate household and office waste, including paper, plastic packaging, water bottles/cans, used batteries, organic waste, and a small amount of electronic waste such as used ink cartridges, old batteries, and broken office equipment. Although no production or industrial waste is generated, DIC Group identifies effective office waste management as a key aspect of controlling environmental impact, contributing to reducing pressure on urban waste treatment systems and limiting indirect emissions into the environment.

DIC Group applies the principles of reduce - segregate - reuse in waste management at its headquarters through the following actions:

- Fully complying with all taxes and fees related to environmental regulations;
- Maintaining contracts with licensed units for the collection, transportation and treatment of household waste as per regulations. For electronic waste or materials with hazardous elements (such as used ink cartridges and old batteries), handover is conducted through licensed treatment units to ensure compliance with environmental regulations;
- Encouraging the use of electronic documents instead of unnecessary printing, setting default double-sided printing to reduce paper consumption;
- Continuing the implementation of the "Collect Recyclable Waste and Used Batteries for Gifts" program with the theme "DIC - Sowing Seeds of Sustainability" to foster the habit of waste segregation at the source among all employees at the headquarters and to spread the program's spirit to Subsidiaries/Affiliated companies. The gifts are items made from recycled materials such as cups, notebooks and bags;

- All used paper is segregated and transferred to recycling units, not discarded into the environment;
- Organizing ESG training with the theme "Sustainable Development in the Real Estate Industry" and workshops to create new products from recycling old uniform T-shirts, bringing the concept of "recycling" closer to employees;
- Issuing a notice encouraging employees to limit the use of single-use plastic bottles/cups/straws and to use personal water bottles/cups. Additionally, DIC Group has installed hot/cold water dispensers in common areas for the convenience of employees;
- Regularly monitoring waste volumes to support management and reporting.

In addition to the measures already implemented, in the upcoming phase, DIC Group aims to enhance waste management efficiency through the following solutions:

- Setting phased waste reduction targets to control and reflect waste reduction effectiveness;
- Standardizing the waste segregation process at the source and issuing internal guidelines on waste segregation;
- Applying sustainable procurement policies, prioritizing recyclable office supplies and products with minimal or eco-friendly packaging to reduce waste from the input stage.

Through these orientations, DIC Group aims to minimize the environmental impact of office activities while strengthening the environmental management foundation in alignment with its long-term sustainable development strategy.

ENVIRONMENTAL

GRI
308SUPPLIER ENVIRONMENTAL
ASSESSMENT


During the implementation of business activities, DIC Group prioritizes collaboration with its subsidiaries and member units within the ecosystem to ensure consistency in service quality, project progress and management standards. For new suppliers outside the ecosystem, DIC Group establishes a selection and evaluation process based on various criteria, including compliance with legal regulations related to environmental protection.

Suppliers of products and services to DIC Group are encouraged to meet environmental management requirements during production, construction and material supply processes, including the use of materials that meet technical standards, waste control, and compliance with environmental protection regulations in each locality where DIC Group is implementing and operating projects. By prioritizing the use of services from units within the ecosystem, DIC Group has more favorable conditions to control operational processes and gradually integrate environmental criteria into the supply chain.

During the reporting period, DIC Group did not record any cases of suppliers causing significant negative environmental impacts directly related to DIC Group's activities. The primary collaboration with subsidiaries/member units within the ecosystem allows DIC Group to be more proactive in monitoring construction activities, material supply and services.

Additionally, DIC Group regularly communicates and encourages its partner units to comply with environmental protection regulations, especially in project construction activities, building material production, and related service provision. In cases where issues arise that may pose environmental risks, the relevant units are required to review operational processes and implement appropriate remedial measures to minimize negative impacts and ensure compliance with legal regulations.

In the future, DIC Group aims to gradually improve the system of criteria for evaluating and selecting suppliers, integrating environmental factors more clearly into the process of selecting and collaborating with partners, contributing to enhancing the sustainability of the supply chain.



CHAPTER V
HUMAN
DEVELOPMENT
EFFECTIVENESS
AND SOCIAL
COHESION

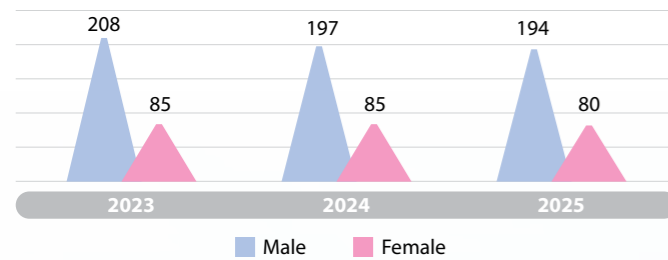
SOCIAL
GRI 401

EMPLOYMENT

DIC Group identifies human resources as the core factor ensuring the sustainable development of the enterprise. During its operations, DIC Group always focuses on building a professional and transparent work environment, creating conditions to attract and retain competent personnel. Recruitment activities are carried out based on the principle of fairness, without gender discrimination, while prioritizing the recruitment of local labor in its project locations.

• The human resource structure at DIC Group is as follows:

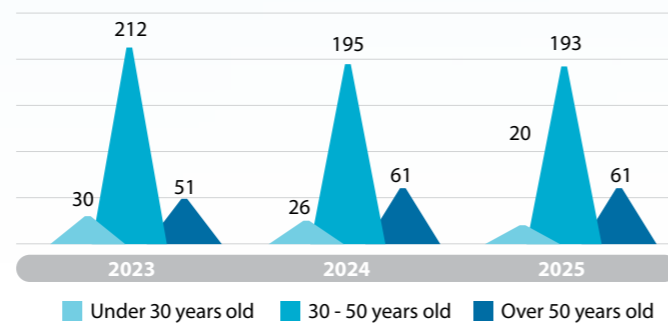
• **Gender:**



The number of employees and gender ratio during the 2023 - 2025 period generally remain stable, indicating that DIC Group's human resource structure is stable in terms of quantity and shows no significant gender fluctuations during the reporting period.

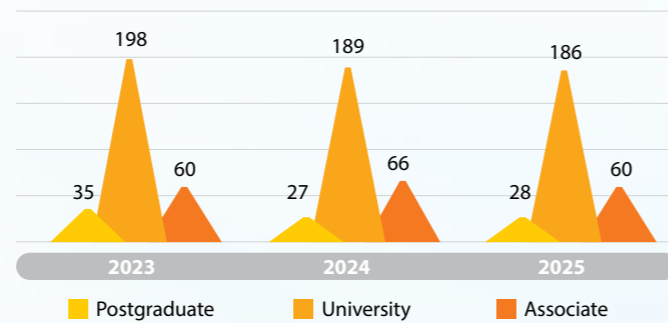


• **Age:**



DIC Group's workforce structure is primarily in the 30 - 50 age group, accounting for about 70% of the total workforce. This age group balances experience, professional competence and dedication. The group over 50 years old accounts for more than 20%, playing the role of an experienced workforce, while the group under 30 years old holds a smaller proportion, supplementing young human resources and the next generation for DIC Group. This structure demonstrated that DIC Group's workforce is relatively stable and suitable for development requirements.

• **Educational level:**



The educational qualification structure of DIC Group's workforce shows that employees with university degrees or higher always account for a high proportion (about 78% of the total workforce). This indicates that DIC Group maintains a highly specialized workforce, suitable for the specific requirements of the real estate sector.

DIC Group is committed to ensuring full welfare benefits for employees in accordance with current legal regulations, while gradually expanding welfare policies to improve the material and spiritual lives of employees. In addition to mandatory benefits such as social insurance, health insurance, and unemployment insurance as prescribed by law, full-time employees at DIC Group also enjoy many other welfare policies, such as:

- All employees of DIC Group are provided with annual health check-ups. In 2025, DIC Group organized periodic health check-ups for all employees at Ho Chi Minh City University Medical Center and the 108 Central Military Hospital (Hanoi);
- DIC Group has a medical department under its Office, equipped with full medical technical facilities to provide emergency and first aid when necessary; a dedicated general practitioner regularly monitors health, provides medical examinations and treatment, and performs first aid for employees;
- Bonuses for employees on holidays and Tet. Implementation of year-end salary and bonus policies, ensuring material care for employees during the Lunar New Year and guaranteeing full employment and income for employees;
- Gifts for employees on the occasion of the Lunar New Year and Mid-Autumn Festival;
- Organizing quarterly birthday celebrations for employees at DIC Group;
- Organizing sightseeing and vacation programs for employees to motivate and rejuvenate their workforce;
- Providing support for employees and their family members in cases of hardship, illness, maternity or critical illness;
- Regularly organizing commemorative and recreational activities for children of employees during Children's Day and the Mid-Autumn Festival. Additionally, DIC Group gives gifts and rewards to children of employees who achieve excellent academic results at various levels to encourage and motivate them;
- Organizing meetings and giving gifts on occasions such as March 8, October 20, DIC Family Day and DIC Group's Anniversary to foster employee connections;



- Furthermore, DIC Group organizes support programs for retired staff who have been associated with DIC Group: giving Tet gifts, providing financial support for activities, and supporting sightseeing and vacation trips.

Through maintaining and improving welfare policies, DIC Group aims to build a stable working environment, encourage long-term employee commitment and enhance work efficiency and employee satisfaction.

At the same time, DIC Group fully complies with legal regulations on maternity leave and parental leave for employees. Eligible employees are entitled to parental leave as prescribed, including leave duration and related social insurance benefits. After maternity leave or parental leave, employees are facilitated to return to their previous positions or equivalent positions with suitable working conditions. DIC Group also encourages its member units to proactively support and create conditions for employees to balance work and family responsibilities. The full implementation of policies related to parental leave reflects DIC Group's commitment to building a humane working environment, respecting employee rights and fostering long-term engagement between employees and DIC Group.



LABOR AND MANAGEMENT RELATIONS

DIC Group focuses on maintaining a mechanism for information exchange between the Leadership and Employees to enhance coordination in management and operations. Accordingly, DIC Group organizes workplace dialogues periodically or unexpectedly based on actual needs - in accordance with the workplace democracy regulations, creating conditions for employees to directly exchange with DIC Group's Leadership on issues related to working conditions, benefits, proposals for improving the working environment and concerns of all parties at the workplace to enhance understanding, cooperation and joint efforts towards mutually beneficial solutions.

In addition, DIC Group regularly organizes briefing meetings between DIC Group's Leadership and management levels to summarize business activities, evaluate task performance results in each phase and promptly listen to opinions and proposals from management levels. Through this exchange mechanism, information related to operational directions, organizational changes or issues affecting employees is conveyed in a timely manner, contributing to improved governance efficiency and strengthening cohesion across DIC Group.



OCCUPATIONAL HEALTH AND SAFETY

Ensuring occupational safety and health for employees is one of the important factors in corporate governance and sustainable development of DIC Group. Accordingly, DIC Group implements specific actions:

- Organizing activities for Propaganda - Training - Guidance on legal regulations and professional knowledge regarding Occupational Safety and Health;
- Monitoring and conducting periodic or unexpected inspections: documents, occupational safety records; compliance with safety regulations and measures by contractors;
- Propagating information about occupational accidents, occupational diseases, hazardous and harmful factors, and measures to ensure labor safety for employees;
- Inspecting the certification and inspection records of machines, equipment, materials, and substances with strict requirements for Occupational Safety and Health from contractors;

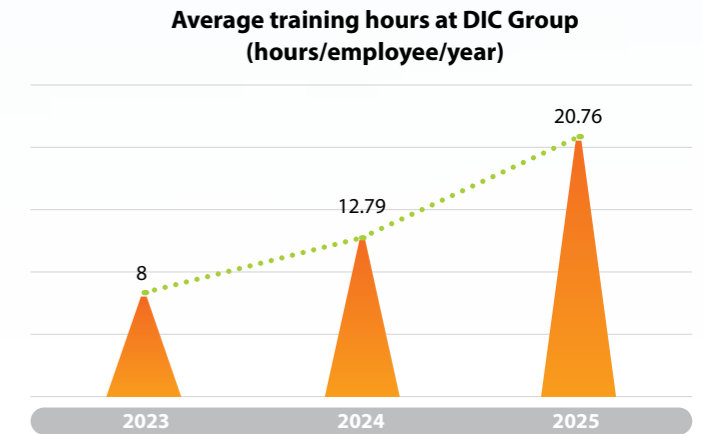
- Checking certifications and training certificates on Occupational Safety and Health for employees in designated groups as per regulations;
- Inspecting the implementation of safety procedures and measures by contractors and management boards at construction sites;
- Preparing and submitting reports on Occupational Safety and Health activities, improving working conditions, and compiling reports on occupational accidents of DIC Group as per current regulations to the Department of Internal Affairs;
- Coordinating with relevant authorities to train employees (or residents at project sites) on fire prevention, fighting and rescue operations, as well as first aid methods in emergency situations.

In addition to ensuring safe working conditions, DIC Group also focuses on implementing activities to enhance the physical and mental health of employees. Health care programs such as periodic health check-ups, awareness campaigns on health improvement, as well as maintaining sports clubs (Yoga, football, tennis, pickleball, etc.) and traditional sports festivals are consistently implemented to foster internal cohesion.



TRAINING AND EDUCATION

Training and developing human resources is an important factor in enhancing professional capacity, work efficiency, and adaptability to market changes. Annually, DIC Group develops training plans based on the development needs of each unit and the overall strategic orientation. Training programs are implemented in various forms such as internal training, professional training, management skills training and soft skills courses. In 2025, DIC Group organized 17 training courses with a total of 5,690 hours, 804 participations and an average of 20.76 hours/employee/year.



The average training hours per employee increased from 12.79 hours to 20.76 hours, demonstrating that DIC Group is increasingly focusing on investing in training and human resource development. The increase in training duration contributes to enhancing professional knowledge and occupational skills for employees, while also supporting the development of a competent workforce that better meets the requirements of DIC Group's operations and growth.

List of training programs/workshops to enhance professional capacity and political theory for members of the Board of Directors/Board of Management and employees in 2025:

- Training conference on the implementation of Decree No. 175/2024/ND-CP dated December 30, 2024, of the Government detailing certain provisions and measures for implementing the Construction Law on construction activity management;
- Lawyer training course;
- Thematic workshop "Some legal aspects of land, housing and real estate business significantly affecting DIC Group's business operations";
- Program "Enhancing management capacity in investment and construction activities (BIM)";
- Advanced professional training course;
- Training on "Methods for assessing impacts on DIC Group's financial statements";

- Training on "Compliance with securities laws and notes on errors in financial statement preparation";
- Seminar "Legal policies on social housing under projects";
- Corporate training program on evaluating and announcing sustainable businesses in Vietnam 2025;
- Training on "Identifying difficulties and obstacles in implementing land-use investment projects and proposing improvements to the legal system";
- Vietnam Sustainable Business Development Forum;
- Workshop on disseminating regulations on product and packaging recycling responsibilities and waste collection and treatment responsibilities of manufacturers and importers, sharing best practices, and discussing with businesses;
- "Corporate Governance" course;
- Training on "ESG impacts in the Green Transition process";
- Thematic seminar "Legal policies on two-tier local government and special mechanisms and policies for the development of Ho Chi Minh City";
- ESG training on the topic "Sustainable development in the real estate industry" and Workshop Program on Upcycling old uniform T-shirts into new products;
- Discussion on contributing to the completion of the Draft "DIC Group Project Management Regulations".



DIVERSITY AND EQUAL OPPORTUNITY

DIC Group focuses on building a diverse governance structure and human resources to ensure balance in decision-making and management. Diversity in gender, age and professional qualifications is considered an important factor contributing to improved governance efficiency, fostering innovation and promoting sustainable development.

As of the reporting period, the B.O.D of DIC Group consists of 4 members, including 1 female member, accounting for 25% of the total members. The participation of women in the governance structure reflects DIC Group's efforts to promote gender equality and enhance diversity in corporate governance activities.

For the workforce, DIC Group maintains a diverse human resource structure in terms of gender, age and educational level. Additionally, DIC Group implements principles of fair pay and benefits, ensuring that salaries and benefits are determined based on competence, work performance and job position, without gender discrimination. This policy aims to motivate employees, attract and retain high-quality human resources, while affirming DIC Group's commitment to promoting gender equality in the workplace.

In the future, DIC Group will continue to improve human resource management policies towards promoting diversity and inclusion, enhancing development opportunities for employees across different workforce groups, thereby contributing to building a sustainable and efficient working environment.



NON-DISCRIMINATION

DIC Group is committed to creating a fair, respectful and discrimination-free working environment. Principles of equality, respect for differences and non-discrimination are stipulated in DIC Group's personnel documents/policies, labor regulations and code of conduct. Accordingly, all employees are treated fairly in recruitment, training, performance evaluation, promotion and access to welfare benefits, regardless of gender,

age, origin or other personal factors. All complaints are received, reviewed and handled according to internal procedures to ensure transparency and fairness while protecting the legitimate rights and interests of employees.

In the 2025 reporting year, DIC Group did not record any cases of workplace discrimination.



FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

DIC Group respects and ensures the right to freedom of association and collective bargaining for employees in accordance with the law.

Employees at DIC Group are encouraged to join the trade union to protect their legitimate rights and interests while strengthening the bond between employees and the company. As of the reporting period, 100% of DIC Group's employees are trade union members, demonstrating active participation in their representative organization. The grassroots trade union acts as a bridge between employees and DIC Group's leadership, engaging in discussions, proposals and the protection of employees' legitimate rights.

Additionally, DIC Group has issued a Collective Labor Agreement signed between DIC Group's leadership and the Trade Union Chairman (representing the employees), which outlines provisions related to working conditions, working hours, wages, benefits and other employee rights based on

mutual agreement. The Collective Labor Agreement serves as an important foundation to ensure employee rights while contributing to building harmonious, stable and sustainable labor relations throughout DIC Group.

Furthermore, DIC Group has issued a Workplace Democracy Regulation, enabling employees to provide feedback and raise issues related to labor rights through Employee Conferences or Workplace Dialogues. This contributes to preventing violations of employee rights.

In 2025, DIC Group did not record any cases that could potentially affect employees' freedom of association and collective bargaining rights. In the future, DIC Group will continue to maintain a dialogue mechanism with employees and the trade union to promptly address suggestions, thereby continuously improving the working environment and enhancing employee welfare.



CHILD LABOR

DIC Group is committed to fully and strictly complying with Vietnam's labor age regulations and strictly prohibits the use of child labor in any form in its business and construction activities. These regulations are reflected in DIC Group's personnel policies, recruitment regulations and internal rules.

During the recruitment process, DIC Group thoroughly verifies personnel records, including identification documents, to ensure that recruited employees meet the age requirements as stipulated by law. This helps prevent and eliminate any risks of child labor arising in DIC Group's activities.

To date, DIC Group does not employ child labor.

SOCIAL
GRI 409

FORCED OR COMPULSORY LABOR

Employees working at DIC Group on a voluntary basis, are provided with labor contracts in accordance with legal regulations and are ensured rights related to wages, working hours, rest periods, and associated welfare policies. DIC Group does not engage in any acts of coercion or restriction of employees' lawful freedoms.

DIC Group fully complies with the principles and provisions outlined in the recruitment process as specified in the Labor Regulations and Human Resources Policy of DIC Group.

During the reporting year, DIC Group did not record any cases of violations related to forced labor or compulsory labor.

SOCIAL
GRI 410

SECURITY PRACTICES

DIC Group focuses on ensuring that security activities are carried out based on respect for human rights and compliance with legal regulations. Security personnel working at the headquarters building, along with the management teams of DIC Group, are all informed of internal regulations, work procedures and codes of conduct to ensure that the execution of security duties does not affect the legitimate rights and interests of customers, partners and related parties. At the headquarters building, a security surveillance camera system is installed in the elevator areas and most of the hallway areas to ensure workplace security.

For security services at projects provided by external units, DIC Group signs contracts with service providers based on full compliance with legal regulations, while ensuring that security personnel are trained in professional skills and appropriate codes of conduct during the performance of their duties.

SOCIAL
GRI 411

RIGHTS OF INDIGENOUS PEOPLES

Before implementing projects in local areas, DIC Group conducts consultations with the surrounding community in accordance with legal regulations, especially during the preparation and approval of environmental impact assessment reports. Through these consultation activities, residents and stakeholders have the opportunity to access project information, contribute opinions and raise concerns related to the living environment, infrastructure and activities in the area.

During the project operation phase, the management Dept. of DIC Group maintains regular communication with residents living in the projects to implement training programs on fire prevention and fighting/rescue/security assurance; coordinates with local People's Committees to organize Condominium Conferences to promptly receive feedback, suggestions and collaborate on resolving arising issues to ensure a safe, civilized and harmonious living environment that balances the interests of residents and DIC Group.

Additionally, every year, the Youth Union of DIC Group collaborates with DIC Real Estate J.S.C and residents living in the projects to carry out the Green Project program. The program includes activities such as cleaning project premises, planting more trees, improving landscapes and promoting environmental protection awareness among residents. These activities not only contribute to raising environmental protection awareness but also foster stronger connections between DIC Group and the resident community.

DIC Group is committed to respecting the legitimate rights and interests of the local communities in areas where projects are implemented. During project implementation, DIC Group strives to fully comply with legal regulations related to land, planning, living environment and other legal procedures to ensure that DIC Group's investment activities do not negatively impact the rights and livelihoods of the local community.



SOCIAL

GRI 413

LOCAL COMMUNITIES

Recognizing that the investment and real estate project development activities of DIC Group are closely linked to the local communities. Therefore, throughout the project implementation and operation process, DIC Group always focuses on building harmonious relationships with the communities, while maintaining the implementation of programs/activities to contribute to improving the quality of life and promoting sustainable development in the localities where DIC Group's projects are located.

During the project implementation and operation phase, DIC Group has:

- Complied with legal regulations on environmental protection such as: Preparing Environmental Impact Assessment (EIA) reports; consulting community opinions; preparing periodic environmental reports, obtaining permits as required, etc.;
- During the project construction process, DIC Group applies measures to minimize noise, vibration, dust, and smoke from construction sites, as well as water and waste; complies with regulations and measures on fire and explosion prevention and ensures labor safety at construction sites, limiting negative impacts on the surrounding residential community;
- For projects requiring land clearance from residential areas, DIC Group implements reasonable compensation agreements; supports resettlement in accordance with State regulations and assists in stabilizing the lives of people whose land is acquired (housing rent, relocation allowances, rice, etc.);
- Maintains regular information exchange with residents/customers to promptly receive feedback, suggestions, and coordinate in addressing issues related to living environment, infrastructure, and management services.

In 2025, DIC Group strives to implement social housing projects in Hiep Phuoc Residential Area (Dong Nai province); Nam Vinh Yen New Urban Area (Phu Tho province); and Vi Thanh Commercial Residential Area (Can Tho City). This contributes to expanding housing access opportunities for workers and individuals with medium and low incomes, thereby broadening DIC Group's customer base. These projects are developed with synchronized technical infrastructure and basic amenities to improve living conditions for residents and promote the development of the local communities.

In addition, DIC Group also maintains activities to support the development of the local communities:

- Donating to the Social Welfare Fund of Nhon Trach

commune (Dong Nai); the Gratitude Fund of Dai Phuoc commune (Dong Nai); the Fund for the Poor of Tam Thang ward, Vung Tau ward (Ho Chi Minh City);

- Giving Tet gifts to the security forces of Vi Thanh ward, Can Tho City;
- Supporting Nhon Trach commune, Dai Phuoc commune (Dong Nai province); Vinh Yen ward, Vinh Phuc ward (Phu Tho province) on the occasion of Lunar New Year 2025;
- Supporting children affected by Agent Orange in Quynh Luu commune, Nghe An province;
- Supporting costs for organizing activities to celebrate September 2nd in Tam Thang ward, Ho Chi Minh City;
- Supporting the Military Command of Dong Nai province in organizing fireworks displays;
- Organizing visits and support for people directly affected by storms and floods in communes and wards of Dak Lak province;
- Conducting the program series "A Thousand Tet Gifts - Spreading Love" and the "Trade Union Tet Market" program for families of workers in difficult circumstances on the occasion of Lunar New Year 2025;
- Completing the construction and handover of gratitude houses as part of the "DIC - Building Warm Homes" program series;
- Organizing visits and gifts at the Long Dat Center for Nursing Wounded Soldiers and People with Meritorious Services (Long Hai commune, Ho Chi Minh City) on the occasion of the War Invalids and Martyrs Day, July 27;
- Collaborating with the Youth Union of Xuan Son commune to present gifts to students in difficult circumstances in Xuan Son commune (Ho Chi Minh City) through the "Supporting Education" program;
- Collaborating with the Women's Union of the Ho Chi Minh City Police to organize the program "Connecting Affection, Spreading Love," presenting gifts to officers, grassroots security forces, women, and children in Hoa Hiep commune (Ho Chi Minh City);
- Collaborating with the Red Cross Society of Vung Tau City to organize a voluntary blood donation program with the theme "Blood Donation - A Journey to Connect Hearts";
- Collaborating with the Fire Prevention and Rescue Police Department of Ba Ria-Vung Tau province (now Ho Chi Minh City) to organize a fire prevention and rescue drill in 2025 at the apartment complex of the Chi Linh Center project.



SOCIAL
GRI 414

SUPPLIER SOCIAL ASSESSMENT

The partners in the supply chain play an important role in ensuring that business activities are implemented in line with sustainable development orientations. Therefore, during the process of selecting and collaborating with suppliers, DIC Group focuses on ensuring that partners comply with legal regulations while meeting criteria related to social responsibility, labor conditions and safety in the process of providing products and services.

DIC Group prioritizes selecting suppliers from its Subsidiaries and Affiliated companies within DIC Group's ecosystem and/or suppliers that meet DIC Group's sustainability criteria, thereby enhancing the ability to control service quality and ensuring consistency in compliance with internal regulations as well as sustainability criteria across the entire system.

DIC Group's regulations on occupational safety and environmental protection for partners, contractors and suppliers are specifically required in the bidding documents and request documents for each package depending on the nature and scale of the project. A summary of the basic criteria is as follows:

- Periodically report to the Investor on environmental protection measures and the reduction of noise, dust, smoke, vibration and the control of wastewater and waste during project implementation;
- Commit to complying with regulations/standards on fire

prevention and fighting & rescue, report solutions, equip fire prevention and fighting tools for employees and ensure transparency in organizing the management system for fire prevention and fighting;

- Ensure occupational safety for employees at the construction site; regularly organize training, implement and inspect occupational safety; have measures to ensure occupational safety for each construction phase;
- Ensure traffic safety at the entrance and exit of the construction site, manage safety for the project and avoid affecting the surrounding residential community;
- Periodically report to the Investor on the inspection of machines, equipment, materials and substances with strict requirements on occupational safety and hygiene by the contractor;
- The Investor monitors and conducts periodic or ad-hoc inspections: documents, occupational safety records; the implementation of regulations & occupational safety measures; certifications - training certificates on occupational safety and hygiene for workers in various groups.

DIC Group continues to strive to improve supplier management regulations and processes by refining the Contractor Selection Regulations to enhance the efficiency of supply chain management, ensuring that cooperative activities are conducted transparently and responsibly.

SOCIAL
GRI 415

PUBLIC POLICY

DIC Group is committed to fully complying with legal regulations and conducting interactions with state agencies in a transparent and ethical manner. We participate in the process of policy development and local infrastructure enhancement with the goal of harmonizing the interests of businesses, communities and the state.

DIC Group always proactively collaborates closely with state management agencies (People's Committees at all levels, Department of Planning and Investment, Department of Construction, Department of Natural Resources and Environment) to carry out legal procedures for projects:

- Collaborating with local departments and agencies to provide support payments, ensuring the rights of residents and clean progress for the project;

- Completing documentation for approval of 1/500 detailed planning, construction permits, and land allocation procedures in accordance with regulations;
- Strictly implementing community and professional consultations to obtain EIA approval, ensuring sustainable project development and minimizing negative impacts on the local ecosystem.

As an entity operating in the real estate sector, DIC Group has actively participated in real estate forums and investment promotion conferences organized by local authorities, contributing opinions in writing or directly at seminars on the draft Land Law, Real Estate Business Law, and guiding circulars. These opinions focus on resolving legal bottlenecks and promoting social housing development.

SOCIAL
GRI 416

CUSTOMER HEALTH AND SAFETY

DIC Group always prioritizes ensuring the health and safety of customers, residents, and related parties throughout the entire lifecycle of a project, from the design and construction phases to operation and exploitation. DIC Group's projects are implemented and operated in compliance with legal regulations related to construction standards, structural safety, fire prevention and fighting, and other technical requirements to ensure a safe living environment for residents and users.

During the project development process, DIC Group controls construction quality by selecting competent contractors and consulting units, while adhering to inspection and acceptance procedures as prescribed before putting the works into use. The technical infrastructure systems, fire prevention and fighting systems, water supply and drainage systems, and public utilities

at the projects are designed and operated to ensure the safety of residents and customers.

In the operational phase, DIC Group's building management teams maintain regular inspections and periodic maintenance of technical and safety systems within the project area, including fire prevention and fighting systems, elevators, electrical systems and other infrastructure components. Additionally, programs to educate and guide residents on fire safety and daily living safety are implemented to raise awareness and improve response capabilities in emergency situations. Annually, DIC Group collaborates with functional units to organize training sessions on fire prevention and fighting and rescue skills for residents living in apartment complexes within DIC Group's projects.



SOCIAL

GRI 417

MARKETING AND LABELING

As the Parent company of an ecosystem of subsidiaries and member units operating in the real estate sector, DIC Group plays a coordinating role and holds primary responsibility for communication, promotion and providing information related to DIC Group's products and services to customers, investors, and stakeholders. DIC Group is committed to ensuring that communication and marketing activities are conducted transparently, accurately and in compliance with legal regulations related to advertising, real estate business and consumer rights protection. Information about projects, products and services is disclosed through DIC Group's official communication channels such as the website www.dic.vn, project brochures, sales events and other media platforms.

During the product promotion process, DIC Group provides basic information related to projects such as scale, location, amenities, implementation progress and legal information as required, to help customers and investors have sufficient grounds to consider and make decisions. Communication

content is reviewed by specialized departments before publication to ensure accuracy and minimize any information that could cause misunderstandings.

Real estate products developed by Subsidiaries and Affiliated companies are introduced to the market through DIC Group's communication and sales system. Project-related information is provided to customers and investors through sales materials, transaction contracts and DIC Group's official communication channels, ensuring compliance with current legal regulations. In addition to basic product information, DIC Group also focuses on providing information related to project implementation progress, proposed amenities, and transaction conditions to help customers and investors gain a comprehensive view of the products.

The promotional, communication, and marketing activities of DIC Group are carried out in accordance with internal regulations and relevant legal provisions to ensure that communication content is transparent, truthful and aligned with the reality of each project developed by DIC Group.

SOCIAL

GRI 418

CUSTOMER PRIVACY

Information related to customers and stakeholders is collected and used by DIC Group for consulting, transactions, contract drafting and customer care activities. This information is managed in accordance with internal regulations and relevant legal provisions.

To enhance the management and protection of personal data of customers and related parties, the leadership of DIC Group has issued a document regulating the collection, use and security of information related to customers, partners, shareholders and stakeholders. This regulation applies to all employees at the Parent company and its Subsidiaries/Affiliated companies involved in business operations. Accordingly, the collection of information from customers, partners, shareholders and stakeholders is only conducted when necessary for the purposes

of transactions, consulting, collaboration or service provision. Additionally, this information is stored and managed through processes designed to minimize the risk of unauthorized access or use.

Furthermore, DIC Group requires employees involved in handling customer, partner, shareholder and stakeholder data to strictly comply with information security regulations, refraining from sharing or providing data to third parties without permission or customer consent, except in cases required by regulatory authorities in accordance with the law.

In the 2025 reporting year, DIC Group recorded no substantiated complaints related to violations of customer privacy or customer data breaches.



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