CTCP ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY ***HOANG HUY INVESTMENT FINANCIAL SERVICES JSC***	**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** **THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
Số/*No*: 22.../2026/TCH-CV	*Hải Phòng, ngày 24 tháng 07 năm 2026* *Haiphong, July 24, 2026*

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Hochiminh Stock Exchange

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Đầu tư Dịch vụ Tài chính Hoàng Huy/ *Hoang Huy Investment Financial Services Joint Stock Company*

- Mã chứng khoán/ *Stock code*: TCH

- Địa chỉ/*Address*: 116 Nguyễn Đức Cảnh, Phường Lê Chân, TP. Hải Phòng / *116 Nguyen Duc Canh, Le Chan Ward, Hai Phong*

- Điện thoại liên hệ/*Tel.*: 0225 3610 021 Fax: 0225 3955 322

- E-mail: info@hoanghuy.vn

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

Công ty Cổ phần Đầu tư Dịch vụ Tài chính Hoàng Huy công bố thông tin Nghị quyết Đại hội đồng cổ đông thường niên năm tài chính 2026 và tài liệu kèm theo.

Hoang Huy Investment Financial Services Joint Stock Company announces the Resolution of the Annual General Meeting of Shareholders for the fiscal year 2026 and accompanying documents.

(Đối với trường hợp đính chính hoặc thay thế thông tin đã công bố cần giải trình rõ nguyên nhân đính chính hoặc thay thế)/*In case of correction or replacement of previously disclosed information, explanation is needed)*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 24/07/2026 tại đường dẫn hoanghuy.vn /*This information was published on the company's website on July 24, 2026, as in the link hoanghuy.vn.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

SĐKKD:0200 CÔ CỔ ĐẦU TƯ TÀI HOÀ Q.LÊ CHÂN

Tài liệu đính kèm/Attached documents:
Tài liệu tại nội dung thông tin công bố/ *Document in Contents of disclosure.*

Đại diện tổ chức
Organization representative
Người uỷ quyền công bố thông tin
Person authorized to disclose information

SĐKKD:0200117929-CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q.LÊ CHÂN - T.P HẢI PHÒNG

Phùng Thị Thu Hương

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY
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No. 01/2026/NQ-DHDCD

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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Hai Phong, July 24, 2026

RESOLUTION OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
FY 2026
HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

- *Pursuant to the Law on Enterprises dated June 17, 2020;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019; Law No. 56/2024/QH15 dated 29/11/2024 and relevant documents;*
- *Pursuant to the Charter of organization and operation of Hoang Huy Investment Financial Services Joint Stock Company;*
- *Pursuant to the Minutes of the Annual General Meeting of Shareholders No. 01/2026/BB-DHDCD dated 24/07/2026 of Hoang Huy Investment Financial Services Joint Stock Company;*

The Annual General Meeting of Shareholders for the fiscal year 2026 of Hoang Huy Investment Financial Services Joint Stock Company was held at 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong City (the place where the Presidium of the General Meeting was held) and shareholders participated online. At the time of the opening of the General Meeting, the number of shareholders attending was: **48** shareholders, representing **460.731.803** voting shares, accounting for **50,5128%** of the number of voting shares of the whole Company.

The Presidium consists of Mr. / Mrs.

1. Mr: Do Huu Ha - Chairman of the Board of Directors, Chairman
2. Mr: Do Huu Hung - Members of the Board of Directors, Deputy General Directors, Members
3. Mrs: Hoang Thi Huyen - General Director, Member

Secretary of the Congress:

1. Mrs: Nguyen Thi Hai Yen - Secretary

After listening to the report and conducting discussions, the General Meeting of Shareholders unanimously approved the resolution on the following issues:

RESOLUTION

Điều 1. Approval of the Report on the performance of the Board of Directors for the fiscal year 2025 and the plan for the fiscal year 2026

(According to report No. 01/2026/BC-HDQT of the Board of Directors dated 24/07/2026)

Điều 2. Approval of the Report of the Board of Management on the business results of the fiscal year 2025 and the business plan for the fiscal year 2026

(According to report No. 01/2026/BC-TGD of the Board of Management dated 24/07/2026)

Điều 3. Approval of the Report on the performance of the Supervisory Board for the fiscal year 2025 and the plan for the fiscal year 2026

(According to report No. 01/2026/BC-BKS of the Supervisory Board dated 24/07/2026)

Điều 4. Approval of the audited FY2025 Financial Statement

(According to the report No. 02/2026/TT-HDQT of the Board of Directors dated 24/07/2026)

Điều 5. Approval of the profit distribution plan for the fiscal year 2025 and the dividend payment plan for the fiscal year 2026

(According to the report No. 03/2026/TT-HDQT of the Board of Directors dated 24/07/2026)

Điều 6. Approval of the plan to issue shares to increase share capital from equity

(According to the report No. 04/2026/TT-HDQT of the Board of Directors dated 24/07/2026)

Điều 7. Approval of the proposal to select an auditor for the fiscal year 2026

(According to the report No. 02/2026/TT-BKS of the Supervisory Board dated 24/07/2026)

Điều 8. Approval of the remuneration of the Board of Directors, the Supervisory Board and the Salary of the Board of Directors

(According to the report No. 05/2026/TT-HDQT of the Board of Directors dated 24/07/2026)

Điều 9. Approval of the audited Report on the use of capital raised from the public offering of shares in 2025

(According to the report No. 06/2026/TT-HDQT of the Board of Directors dated 24/07/2026)

Điều 10. Enforcement effect

This Resolution consists of 03 pages, effective from the date of signing. The Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company is responsible for organizing and leading the Company to implement the contents of this Resolution.

Recipients:

- Shareholders;
- SSC, HOSE, Website;
- Board of directors, Supervisory board, Board of Management;
- Archive.

Chairman of the Congress

SĐKKD:0200117929-CTCP
CÔNG TY
CỔ PHẦN
ĐẦU TƯ DỊCH VỤ
TÀI CHÍNH
HOÀNG HUY
Q.LÊ CHÂN-T.P HẢI PHÒNG

DO HUU HA

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY
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No. 01/2026/BB-AGM

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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Hai Phong, July 24, 2026

MINUTES

ANNUAL GENERAL MEETING OF SHAREHOLDERS

FY 2026

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

Institution Name: **HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY**

Head Office: No. 116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City

Phone: 0225 3610 021 **Fax:** 0225 3955 322

Business Registration Certificate No.: Business Registration Certificate No. 0200117929 issued by the Department of Finance of Hai Phong City on 25/12/2007; Registration for the 21st change on 10/12/2025

Event time: From 8:30 a.m. on July 24, 2026

Location of the presiding delegation to run the congress: No. 116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City

I. OPENING OF THE CONGRESS

1. Statement of Reasons

The representative of the Organizing Committee of the General Meeting announced the reason for convening the meeting: Pursuant to the Company's Charter and current laws, the Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company has convened the Annual General Meeting of Shareholders for the fiscal year 2026 ("**GMS**") to approve matters under its jurisdiction. The Organizing Committee announced that the Congress will be held and operated in the form of an online meeting.

2. Report on the results of the shareholder eligibility examination

The meeting listened to Ms. Dao Hai Van - Head of the Shareholder Status Examination Committee report on the results of the shareholder qualification examination. At 8:30 a.m. on July 24, 2026, as follows:

The total number of shareholders of the Company according to the closing list on 22/06/2026 is: 39,783 shareholders.

The total number of outstanding shares of the Company is: 912,109,224 shares.

*The total number of shareholders and authorized persons attending the General Meeting at the time of opening the meeting was: **48** people, representing **460,731,803** shares, accounting for **50.5128%** of the total voting shares of the Company.*

3. The Congress approves the election of the Presidium, the Vote Counting Committee, the Regulation on Organization of the Congress and the Program of the Congress, as follows:

3.1 ***Approving the list of the Presidium of the Congress***

The Congress voted to approve with a voting rate of 99.9762% in favor.

3.2 ***Approving the list of the Congress Vote Counting Committee***

The Congress voted to approve with a voting rate of 99.9762% in favor.

3.3 ***Approving the Regulation on Organizing the Annual General Meeting of Shareholders for the fiscal year 2026***

The Congress voted to approve with a voting rate of 99.9762% in favor.

3.4 ***Adopt the Congress Program***

The Congress voted to approve with a voting rate of 99.9762% in favor.

4. The Presidium has assigned the task of supporting the Presidium to record developments, receive information and opinions, and reflect the results of the Congress to the Secretary of the Congress.

II. CONTENT OF THE CONGRESS

The General Meeting of Shareholders heard the following reports:

1. Report on the performance of the Board of Directors for the fiscal year 2025 and the plan for the fiscal year 2026

2. Report of the Board of Management on business results for fiscal year 2025 and business plan for fiscal year 2026

3. Report on the performance of the Supervisory Board for the fiscal year 2025 and the plan for the fiscal year 2026

4. Audited financial statements for the fiscal year 2025

5. Profit distribution plan for fiscal year 2025 and dividend payment plan for fiscal year 2026

6. Plan to issue shares to increase share capital from equity

7. Proposal to select an auditor for the fiscal year 2026

8. Remuneration of the Board of Directors, the Control Board and the salary of the Board of Management

9. Audited report on the use of capital raised from the public offering of shares in 2025

III. DISCUSSION OF THE CONFERENCE

Shareholders and the Board of Directors of the Company have enthusiastically discussed, thereby highly agreeing with the Company's operational orientation as well as production and business plan.

IV. THE CONGRESS SHALL VOTE AND VOTE RESULTS ON THE CONTENTS OF THE CONGRESS

1. **Report on the performance of the Board of Directors for the fiscal year 2025 and the plan for the fiscal year 2026:**

Validity: 73 shareholders representing 520,369,198 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 72 shareholders, representing 520,368,998 voting shares, corresponding to 99.99996% of the total voting shares.

Disapprove: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

No Comments: 1 Shareholder, representing 200 voting shares corresponding to 0.00004% of the total voting shares.

2. **Report of the Board of Management on business results for fiscal year 2025 and business plan for fiscal year 2026:**

Validity: 73 shareholders representing 520,369,198 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 72 shareholders, representing 520,368,998 voting shares, corresponding to 99.99996% of the total voting shares.

Disapprove: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

No Comments: 1 Shareholder, representing 200 voting shares corresponding to 0.00004% of the total voting shares.

3. **Report on the performance of the Supervisory Board for the fiscal year 2025 and the plan for the fiscal year 2026:**

Eligibility: 72 shareholders representing 520,051,298 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 71 shareholders, representing 520,051,098 voting shares, corresponding to 99.99996% of the total voting shares.

Disapprove: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

No Comments: 1 Shareholder, representing 200 voting shares corresponding to 0.00004% of the total voting shares.

4. **Audited FY2025 Financial Statements:**

Eligibility: 72 shareholders representing 520,051,298 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 72 shareholders, representing 520,051,298 voting shares, corresponding to 100% of the total voting shares.

Disapprove: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

No comments: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

5. **Profit distribution plan for fiscal year 2025 and dividend payment plan for fiscal year 2026:**

Eligibility: 72 shareholders representing 520,051,298 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 69 shareholders, representing 519,936,898 voting shares, corresponding to 99.978% of the total voting shares.

Disapprove: 2 Shareholders, representing 114,200 voting shares, corresponding to 0.02196% of the total voting shares.

No Comments: 1 Shareholder, representing 200 voting shares corresponding to 0.00004% of the total voting shares.

6. **Plan to issue shares to increase share capital from equity:**

Eligibility: 72 shareholders representing 520,051,298 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 69 shareholders, representing 519,936,898 voting shares, corresponding to 99.978% of the total voting shares.

Disapprove: 2 Shareholders, representing 114,200 voting shares, corresponding to 0.02196% of the total voting shares.

No Comments: 1 Shareholder, representing 200 voting shares corresponding to 0.00004% of the total voting shares.

7. **Proposal to select an auditor for the fiscal year 2026:**

Eligibility: 72 shareholders representing 520,051,298 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 67 shareholders, representing 513,730,218 voting shares, corresponding to 98.7845% of the total voting shares.

Disapprove: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

No comments: 5 shareholders, representing 6,321,080 voting shares, corresponding to 1.2155% of the total voting shares.

8. **Remuneration of the Board of Directors, Supervisory Board and Salary of the Board of Management:**

Eligibility: 71 shareholders representing 520,041,298 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

Approved: 70 Shareholders, representing 520,041,098 voting shares, corresponding to 99.99996% of the total voting shares.

Disapprove: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

No Comments: 1 Shareholder, representing 200 voting shares corresponding to 0.00004% of the total voting shares.

9. Audited report on the use of capital raised from the public offering in 2025:

Eligibility: 71 shareholders representing 520,041,298 shares, accounting for 100% of the total voting shares

Invalid: 0 Shareholders representing 0 shares, accounting for 0% of the total voting shares

In favor: 69 shareholders, representing 519,931,098 voting shares, corresponding to 99.9788% of the total voting shares.

Disapprove: 0 Shareholders, representing 0 voting shares corresponding to 0% of the total voting shares.

No Opinion. 2 Shareholders, representing 110,200 shares with voting rights corresponding to 0.0212% of the total voting shares.

V. APPROVING THE MINUTES AND RESOLUTIONS OF THE CONGRESS

Representatives of the Secretariat of the General Meeting read the Minutes and Resolutions of the Annual General Meeting of Shareholders for the fiscal year 2026.

The General Meeting of Shareholders unanimously approved the full text of the Minutes and Resolution of the General Meeting of Shareholders with the corresponding rate of 99.9927% and 99.9927% of the total voting shares.

The Minutes of the Annual General Meeting of Shareholders for the fiscal year 2026 of Hoang Huy Investment Financial Services Joint Stock Company was made at 10:45 a.m. on July 24, 2026

VI. CLOSING OF CONGRESS

The Annual General Meeting of Shareholders for the fiscal year 2026 of Hoang Huy Investment Financial Services Joint Stock Company ended at 11:00 a.m. on July 24, 2026.

SECRETARY OF THE CONGRESS	CHAIRMAN OF THE MEETING
	SĐKKD: 0200117929 - CTCP CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY Q. LÊ CHÂN T.P HẢI PHÒNG
NGUYEN THI HAI YEN	DO HUU HA

APPENDIX: LIST OF SHAREHOLDERS REGISTERED TO ATTEND THE MEETING
2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

No.	SHAREHOLDER CODE	NUMBER OF SHARE	EQUIVALENT VOTING BALLOT
1	TCH00094	3,000	3,000
2	TCH00361	4,000	4,000
3	TCH00460	35,000	35,000
4	TCH00482	682	682
5	TCH00587	1,450	1,450
6	TCH00619	68,000	68,000
7	TCH00693	14,000	14,000
8	TCH00786	12,300	12,300
9	TCH00814	359	359
10	TCH01257	122,000	122,000
11	TCH01398	100	100
12	TCH02309	32,000	32,000
13	TCH02550	10,000	10,000
14	TCH02635	110,000	110,000
15	TCH03217	77,840	77,840
16	TCH03218	22,400	22,400
17	TCH03488	9,000	9,000
18	TCH03603	49,000	49,000
19	TCH03658	10,000	10,000
20	TCH03725	8,967,115	8,967,115
21	TCH03729	1	1
22	TCH04298	400	400
23	TCH05005	10,363	10,363
24	TCH05231	29,000	29,000
25	TCH05436	58,500	58,500
26	TCH05699	7,900	7,900
27	TCH06920	11,850	11,850
28	TCH07128	5,000	5,000
29	TCH07152	2	2
30	TCH07237	15	15
31	TCH07242	200	200
32	TCH07680	301,600	301,600
33	TCH07776	200	200
34	TCH07940	5,000	5,000
35	TCH08588	52,800	52,800
36	TCH09238	21,000	21,000
37	TCH09414	1,000	1,000
38	TCH09585	32,000	32,000
39	TCH09803	25,000	25,000
40	TCH09968	1,300	1,300
41	TCH10093	1	1
42	TCH10124	3	3
43	TCH10252	4,300	4,300
44	TCH11289	147,000	147,000
45	TCH11617	11,500	11,500

46	TCH11949	32,900	32,900
47	TCH12101	114,950	114,950
48	TCH14026	8,000	8,000
49	TCH15921	15,000	15,000
50	TCH16136	5,000	5,000
51	TCH16164	13,900	13,900
52	TCH16192	29,000	29,000
53	TCH17039	90,000	90,000
54	TCH17080	359	359
55	TCH17297	1,200	1,200
56	TCH17328	2,696,000	2,696,000
57	TCH17412	1,079	1,079
58	TCH17492	1	1
59	TCH18588	24,522,650	24,522,650
60	TCH18606	26,600	26,600
61	TCH19778	44,586,257	44,586,257
62	TCH20369	538	538
63	TCH20591	4,600	4,600
64	TCH22040	36,600	36,600
65	TCH22142	1,100	1,100
66	TCH23001	8,000	8,000
67	TCH23795	600	600
68	TCH24195	36,000	36,000
69	TCH24489	16,000	16,000
70	TCH24901	20,100	20,100
71	TCH24911	110,000	110,000
72	TCH25050	20,000	20,000
73	TCH25936	11	11
74	TCH25937	248	248
75	TCH26030	685	685
76	TCH26239	391	391
77	TCH26245	508	508
78	TCH26265	13,823	13,823
79	TCH26274	391	391
80	TCH26562	288,700	288,700
81	TCH27732	110,700	110,700
82	TCH27907	20,500	20,500
83	TCH28061	4,200	4,200
84	TCH28210	3,000	3,000
85	TCH28275	100,000	100,000
86	TCH28382	102,000	102,000
87	TCH28434	317,900	317,900
88	TCH28875	90,000	90,000
89	TCH29015	50,000	50,000
90	TCH29325	2,000	2,000
91	TCH30167	1	1
92	TCH30577	5,000	5,000
93	TCH30738	10,000	10,000
94	TCH30905	200	200
95	TCH30960	160,000	160,000
96	TCH31425	15,000	15,000
97	TCH31463	380,000	380,000

98	TCH31494	508	508
99	TCH31522	20,000	20,000
100	TCH31572	359	359
101	TCH31880	2,326,386	2,326,386
102	TCH32262	1,000	1,000
103	TCH32376	34,400	34,400
104	TCH32619	46,700	46,700
105	TCH32734	3,400	3,400
106	TCH33021	400	400
107	TCH33358	3,900	3,900
108	TCH33431	30	30
109	TCH33469	3,000	3,000
110	TCH33966	35,200	35,200
111	TCH34443	2,560,250	2,560,250
112	TCH35000	2,730	2,730
113	TCH35691	89,500	89,500
114	TCH35979	7,250,000	7,250,000
115	TCH36373	262	262
116	TCH36474	58,077	58,077
117	TCH36630	79,200	79,200
118	TCH36651	400	400
119	TCH36903	130,000	130,000
120	TCH37029	51,060	51,060
121	TCH37046	18,100	18,100
122	TCH37588	40,060	40,060
123	TCH38153	2,536,314	2,536,314
124	TCH38512	2,000	2,000
125	TCH38626	600	600
126	TCH38876	22,600	22,600
127	TCH38904	210,000	210,000
128	TCH39036	3,456,077	3,456,077
129	TCH39037	275,227,036	275,227,036
130	TCH39224	5,529,724	5,529,724
131	TCH39332	29,850	29,850
132	TCH39442	12,000	12,000
133	TCH39565	31,519,375	31,519,375
134	TCH39585	53,020,170	53,020,170
135	TCH39586	29,547,940	29,547,940
136	TCH39594	21,315,120	21,315,120
137	TCH39750	16,503,150	16,503,150
138	TCH39751	480,000	480,000
139	TCH39752	365,001	365,001
140	TCH39756	408,531	408,531
141	TCH39770	5,280,334	5,280,334
142	TCH39772	18,175,600	18,175,600
143	TCH39780	5,344,655	5,344,655
144	TCH39781	457,694	457,694
	TỔNG	**566,544,566**	**566,544,566**

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HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

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Business Registration Certificate No. 0200117929 issued by the Department of Finance of Hai Phong City on 25/12/2007; Registration of changes for the 21th time on 10/12/2025

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

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Hai Phong, July 3, 2026

MEETING INVITATION
ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026

To: **Shareholders of Hoang Huy Investment Financial Services Joint Stock Company**

The Board of Directors (BOD) would like to invite shareholders to attend the 2026 Annual General Meeting of Shareholders of Hoang Huy Investment Financial Services Joint Stock Company (TCH) with the following organizational information:

1. **Meeting time: From 8:30 a.m. on July 24, 2026**
2. **Form of organization:** Online, Shareholders will attend the 2026 Annual General Meeting of Shareholders by online and electronic voting.
3. **Location of the presidium to conduct the meeting:** No. 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong City ***(Please note: The Company does not organize a reception for shareholders at the above location, please register to attend and vote electronically).***
4. **Participants:** Shareholders owning TCH shares according to the shareholder list recorded on June 22, 2026.
5. **Contents of presentation, discussion and solicitation of votes at the Congress:**
   Shareholders can download the documents of the General Meeting of Shareholders from the Company's website address: *hoanghuy.vn*
6. **How to attend the Congress online and vote electronically:**
   - Shareholders need to have one of the following devices: personal computer/laptop/tablet/smartphone with internet connection to be able to attend the General Meeting of Shareholders online.
   - Shareholders please visit the website: tch.bvote.vn to attend the General Meeting (or authorize to attend the General Assembly) and vote remotely in the form of electronic voting:

   * ***Username***: is the ID card/business registration number (for institutional shareholders)/ownership registration number registered at the Vietnam Securities Depository and Clearing Corporation of the shareholders

   * ***Login Password***: printed in the invitation envelope to each shareholder

   * ***Example login instructions:*** Shareholder Nguyen Van A has a securities account with registered identification number No. 123456789123. Shareholder Nguyen Van A was sent a meeting invitation letter by the Company to the registered address with the login password which is the code printed on the meeting invitation envelope. Shareholders log in to the system Online congress and electronic voting with detailed information as follows:

   Username: 123456789123 Password: The code printed on the meeting invitation envelope

   In case of authorizing others to attend the General Meeting of Shareholders, please scan or take a photo of the Power of Attorney and send it by email to the email: info@hoanghuy.vn or hard copy sent to the Company's headquarters. *The authorization information must be submitted to the Company no later than 17:00 on July 22, 2026, so that the Company can issue an account and access code to the authorized person to attend the General Meeting. Note: Shareholders are responsible for keeping their username, password, and other identifying information provided by the Company confidential to ensure that only the shareholder has the right to use the login account.*

   For any necessary information, please contact:

   - Ms: Phung Thi Thu Huong – Representative of the Organizing Committee of the Annual General Meeting of Shareholders in 2026.
   - Phone: (84-225) 3610 021 Fax: (84-225) 3955 322

T/M. BOARD OF DIRECTORS

PRESIDENT

CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY

DO HUU HA

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SĐKKD:0200117929-CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q.LÊ CHÂN T.P HẢI PHÒNG

POWER OF ATTORNEY

ATTENDING THE ANNUAL GENERAL MEETING OF SHAREHOLDERS IN 2026

To: **HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY**

Shareholder Name: ....

ID card/ Passport/ Business Registration Certificate No.:.............................

Issue Date:................................. at:...............................

Legal representative *(for organizations)* ....

ID card/ Passport No: ....

Issue Date.............................. at..................................

Address:.. Telephone:.................... Fax:.......................

Number of shares owned [1]:...

I/ We agree to authorize the person named below to attend and vote on relevant issues at the 2026 Annual General Meeting of Shareholders of Hoang Huy Investment Financial Services Joint Stock Company.

(Shareholders, please mark X in one of the following boxes):

☐ **1. Authorizing an independent member of the Board of Directors: Ms. Phan Thi Phuong Thuy**

☐ **2. Authorizing the following persons:**

Authorized Person Information:

- Full name: ....
- ID card/passport number:................Issue Date: .... at: ....
- Address:.. Telephone:................................

Shareholders please scan or take a photo of the Power of Attorney and send it by email to email: info@hoanghuy.vn or hard copy sent by post to the Company's headquarters.

I/ We are fully responsible for this authorization and commit to strictly comply with the current provisions of the Law and the Charter of Hoang Huy Investment Financial Services Joint Stock Company, and at the same time commit not to make any complaints, against the Company.

Note: *This power of attorney is only valid during the 2026 Annual General Meeting of Shareholders.*

Authorized Shareholders	**Authorized Person**
(signed, clearly written and stamped (if any))	*(Sign and specify full name)*

[1] *Number of shares owned according to the list of shareholders as of the closing date of 22/06/2026*

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

Business Registration Certificate No. 0200117929 issued by the Department of Planning and Investment of Hai Phong City on 25/12/2007; Registration for the 21st change on 10/12/2025

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AGENDA OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026

Time : From 8:30 a.m. on July 24, 2026

Venue: No. 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong City

Time	Contents
8:15 ÷ 8:35	**Shareholder Eligibility:** ○ Shareholders access the online meeting system and register delegates.
8:35 a.m. ÷ 9:00 p.m.	**Opening of the Congress:** ○ Opening Statement; ○ Approving the minutes of verification of shareholder status and declaring the conditions for conducting the General Meeting of Shareholders in accordance with the provisions of law and the Company's Charter; ○ Approving the Presidium and the Vote Counting Committee; ○ Approving the meeting agenda and working regulations of the Congress; ○ Introduce the Secretariat to work;
9:00 ÷ 10:40	**The General Meeting will include the following reports and proposals:** ○ Report on the performance of the Board of Directors for the fiscal year 2025 and the plan for the fiscal year 2026; ○ Report of the Board of Management on business results for fiscal year 2025 and business plan for fiscal year 2026; ○ Report on the performance of the Supervisory Board for the fiscal year 2025 and the plan for the fiscal year 2026; ○ Proposal for approval of the audited financial statements for the fiscal year 2025; ○ Proposal on profit distribution plan for fiscal year 2025 and dividend payment plan for fiscal year 2026; ○ Proposal on the plan to issue shares to increase share capital from equity; ○ Proposal for selection of audit unit for fiscal year 2026; ○ Report on remuneration of the Board of Directors, the Supervisory Board and the salary of the Board of Management; ○ The report on the use of capital raised from the public offering of shares in 2025 has been audited.
10:40 ÷ 11:10	**Answering shareholders' questions and asking for shareholders' votes on the contents of the General Meeting**
11:10 ÷ 11:45	**Closing of the Congress** ○ Read the vote counting minutes; ○ Approving the Minutes of the meeting and the Resolution of the General Meeting of Shareholders; ○ Closing Statement of the Congress.

Note: *All documents related to the 2026 Annual General Meeting of Shareholders will be updated on the company's website: hoanghuy.vn. Shareholders can download the forms and documents of the 2026 Annual General Meeting of Shareholders from this address.*

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

Business Registration Certificate No. 0200117929 issued by the Department of Planning and Investment of Hai Phong City on 25/12/2007; Registration for the 21st change on 10/12/2025

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ORGANIZATIONAL REGULATIONS
ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026 OF HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

CHAPTER I
GENERAL PROVISIONS

Điều 1. Scope of application

1. This Regulation applies to the organization of the Annual General Meeting of Shareholders for the fiscal year 2026 of Hoang Huy Investment Financial Services Joint Stock Company (hereinafter referred to as the "General Meeting" or "General Meeting of Shareholders") in the form of an online General Meeting and voting by electronic voting of shareholders at the online General Meeting.
2. This Regulation specifies the rights and obligations of shareholders and parties participating in the General Meeting, conditions and procedures for conducting the General Meeting.
3. Shareholders, shareholders' representatives and participants shall comply with the provisions of this Regulation.

Điều 2. Explanation of terminology

1. **Company** or **TCH**: Hoang Huy Investment Financial Services Joint Stock Company (Stock Code: TCH).
2. **Shareholders**: A person who owns at least one share of Hoang Huy Investment Financial Services Joint Stock Company, named in the list of shareholders entitled to attend the General Meeting of Shareholders closed: 22/06/2026 provided by the Vietnam Securities Depository and Clearing Corporation (VSDC) or a person duly authorized by shareholders and has been granted an access account by the Company to register to attend the online General Meeting, electronic voting.
3. **Online General Meeting**: This is a General Meeting of Shareholders held through the application of modern information technology solutions to transmit the sound and/or image of the General Meeting, allowing shareholders in different locations to attend, monitor, and discuss and vote on the issues of the meeting.
4. **Virtual General Meeting Location**: Includes the main venue and other locations. In which, the main location is the place where the Chairman attends and chairs the meeting, and the other locations are where shareholders log in to the Online System with the Access Account provided by TCH to attend the Online Meeting.
5. **Electronic voting**: It is the voting by shareholders or authorized representatives of shareholders at the General Meeting of Shareholders in the form of voting on the online system.
6. **Online system**: means the application/software system/website used by the Company to serve the organization of the online General Meeting of Shareholders and/or electronic voting.
7. **Online registration to attend the General Meeting**: means that shareholders use an appropriate information channel to notify the Company that they or their representatives will attend the General Meeting.
8. **Login information**: Include Username/ID and password in the Meeting Invitation or OTP code sent to the shareholder's phone number or the authorized person's phone number. The password and OTP code

are provided by the Company uniquely for each shareholder or authorized shareholder in the Invitation Letter or phone number of the shareholder or authorized shareholder.

9. **Time to open the online system**: It is the starting time for shareholders to access and read the documents of the General Meeting. The time for voting on the contents of the Congress shall comply with the regulations of the Organizing Committee of the Congress.
10. ***Voting portal opening time***: This is the starting time for shareholders to vote on the contents to be voted on by the General Meeting.
11. ***Time of closure of the system/closing of the voting portal***: It is the time when the online system closes access, locks voting, ... according to the announcement of the Organizing Committee of the Congress.
12. **The abbreviations have the following meanings**: General Meeting of Shareholders/General Meeting, General Meeting of Shareholders; Board of Directors: Board of Directors; Supervisory Board: Supervisory Board.

CHAPTER II

CONDITIONS FOR ATTENDING THE CONGRESS

Điều 3. Conditions for attending the Congress

Individual shareholders or authorized representatives of shareholders who are organizations named in the list of shareholders on the closing date of the right to attend the General Meeting have the right to directly attend the General Meeting or duly authorize others to attend the General Meeting and have been granted an access account by the Company to register to attend the General Meeting in accordance with the provisions of the Regulation and the provisions of law.

Điều 4. Forms of attending the Congress

Shareholders are considered to be attending the General Meeting of Shareholders in the following cases:

1. Each shareholder will be provided with an access account and password to log in to the Online System. Shareholders' access accounts will be encrypted to ensure the authentication of shareholder status. The Company informs shareholders of the access account and password in the Invitation Letter.
2. Shareholders who register to attend the meeting online will be verified to attend the General Meeting of Shareholders and be considered to attend and vote at the General Meeting if the Shareholders have completed the login with the Username and password/OTP code provided by the Company.
3. The Organizing Committee of the General Meeting opens the online system so that shareholders can access the system, view documents, and vote 12 (twelve) hours in advance of the expected opening of the General Meeting.

CHAPTER III

RIGHTS AND OBLIGATIONS OF SHAREHOLDERS AND PARTIES PARTICIPATING IN THE GENERAL MEETING

Điều 5. Rights and obligations of shareholders or authorized representatives

1. Rights of shareholders or authorized representatives:

a. Shareholders or authorized representatives are entitled to attend the General Meeting and vote on all matters of the General Meeting in accordance with the provisions of the Law on Enterprises and relevant legal documents.

b. Shareholders who attend the General Meeting online shall log in to the online system at the address: **tch.bvote.vn** to attend the General Meeting and vote on issues at the General Meeting. Shareholders can log in through the following forms:

➢ *Use the login code (ID) and OTP code to log in to the system:*

- ➢ *Use the login code (ID) and password in the Invitation to log in to the system.*
- ✓ The shareholder's login code (ID) is: Identity card number; Citizen identity card number; Enterprise code; Foreign investor code.
- ✓ After the shareholder logs in to the system, the OTP code is sent to the phone number of the shareholder or the phone number of the authorized person.
- ✓ In case the shareholder changes the phone number, contact the Company to update the new phone number.
- ✓ In case the shareholder changes personal information, contact the depository member where the shareholder opens the account to update. For shareholders who have not been deposited, contact the Company for updates.
- ✓ Password: Notified to shareholders in the Invitation Letter.

c. Shareholders and shareholder representatives have the right to attend the General Meeting and participate in voting on subsequent issues of the General Meeting. The Congress is not responsible for stopping and re-voting the approved issues and the validity of the votes conducted before will not be affected.

d. In case of unable to attend the General Meeting, shareholders may authorize others to attend and vote on matters under their jurisdiction. This authorization can be done online on the System and at the same time shareholders complete the Power of Attorney according to the Company's form. When a shareholder authorizes another person to attend the General Meeting with a Power of Attorney, the following provisions shall apply:

- *For individual shareholders, the authorization document must be signed by the shareholder and the person authorized to attend the meeting.*
- *For shareholders being organizations, the authorization document must be signed by the head of the organization/legal representative of the organization, stamped with the seal of the organization, the full name of the signatory and the signature of the person authorized to attend the meeting.*
- *Accordingly, for the authorized representative, if the authorized party is not a shareholder of TCH, after receiving a valid authorization, TCH will provide the username and access password to the authorized party for the authorized representative to perform the rights and obligations according to the authorized content. TCH provides login information to authorized representatives via email or other forms according to the registered information of shareholders. Shareholders are fully responsible for the authorization information sent to TCH. Persons authorized to attend the Congress must comply with the provisions of this Regulation, be under the control of the Presidium and respect the results of work at the Congress.*
- *In case the authorized person is a shareholder of the Company, after the authorizing party completes the authorization procedures, the number of shares of the authorizing party will be accumulated to the number of shares of the authorized party when attending the General Meeting. The authorized party shall have the right to vote according to the total number of shares or vote according to each number of shares it is authorized to receive.*

2. Obligations of shareholders or authorized representatives:

a. During the General Meeting, shareholders must comply with the instructions of the Chairman of the General Meeting, behave civilly, politely and keep order.

b. The costumes of shareholders and delegates ensure politeness and solemnity.

c. Shareholders attending the meeting through the online system are obliged to:

- *Prepare and use appropriate online meeting equipment with an internet connection to ensure that the progress of the online Congress is monitored.*

- *Attending and voting on all contents and programs of the Congress.*
- *Confidentiality of information related to the access account such as: name, other identifiers (if any) of the access account and login password provided by the Company to shareholders under the Invitation to the meeting to ensure that only shareholders have the right to attend the meeting on the Online System, except for the case of providing the authorized representative to attend the shareholders' meeting. Shareholders are responsible for ensuring that their authorized representatives will comply with the provisions of this Clause in the same manner as shareholders.*
- *Responsible for all risks and disputes related to attending meetings made with shareholders' access accounts on the online system. The implementation of attending the meeting and voting on the online system with the username with the correct password and/or other identifiers will be considered as the will of the shareholders.*
- *Must regularly update information on phone numbers, contact addresses, and email addresses accurately, fully and truthfully at securities depository places to ensure receipt of notification of access accounts and take full responsibility for this registered information.*
- *Strictly abide by the Regulation on organizing the Congress, respect the results of work at the Congress.*

Điều 6. Rights and obligations of the Shareholder Status Examination Board

1. The Shareholder Eligibility Examination Committee consists of 01 Head and a number of members elected by the Organizing Committee of the General Meeting. The Shareholder Eligibility Examination Committee has the function of checking the eligibility of shareholders or authorized representatives to attend the General Meeting: Checking and confirming the eligibility of shareholders to attend the General Meeting online in accordance with the provisions of law, the Company's Charter and this Regulation; Report to the General Meeting on the results of checking the eligibility of shareholders to attend the General Meeting.
2. Inspection method: The Inspection Board confirms the status of shareholders based on the login information from the shareholders' accounts as a basis for determining the number of shareholders attending the online General Meeting.
3. The Shareholder Eligibility Examination Board has the right to set up an assisting department to complete the Board's tasks.

Điều 7. Presidium and Chairman of the Congress

1. The Presidium of the Congress approved by the Congress consists of the Chairman of the Congress and a number of members, which have the function of controlling the Congress.
2. Rights and obligations of the Presidium:

a. Administer the activities of the session according to the program approved by the Congress. Conduct necessary work so that the General Meeting of Shareholders takes place in an orderly manner; meet the wishes of the majority of shareholders attending;

b. Appoint one or several persons to act as secretaries of meetings, recommend to the Congress to elect the Vote Counting Committee;

c. Guiding the discussion at the meeting;

d. Submit the draft contents necessary for the Congress to vote;

e. Respond to issues requested by shareholders or appoint respondents.

3. The Chairman's decision on the order, procedures or events arising outside the program of the General Meeting shall be of the highest judgment.
4. The Chairman shall carry out the work deemed necessary to administer the General Meeting in a valid and orderly manner, or to allow the General Meeting to reflect the wishes of the majority of the

shareholders attending.

5. Without consultation of the General Meeting, the Chairperson may at any time postpone the General Meeting to another time (in accordance with the provisions of the Law on Enterprises and the adopted Charter) and at another location decided by the Chairman if he finds that:

a. The behavior of the persons present obstructs or is likely to obstruct the orderly progress of the meeting; or

b. The delay is necessary for the work of the General Assembly to proceed validly.

Điều 8. Rights and obligations of the Secretariat of the Congress

1. The Secretariat of the Congress consists of 01 Head and a number of members appointed by the Presidium.

2. The Secretariat of the Congress shall perform assisting tasks as assigned by the Chairman such as: Recording the Minutes of the Congress meeting, reflecting truthfully, accurately and fully the contents of the Congress in the Minutes and Resolutions of the Congress; present to the Congress the Minutes and Resolutions of the Congress; receive comments and discussions from shareholders and transfer them to the Presidium of the General Meeting for the Presidium to give feedback to shareholders.

Điều 9. Rights and obligations of the Vote Counting Committee

1. The vote counting committee consists of 01 Head and a number of members and is voted and approved by the Congress at the request of the Presidium.

2. The Vote Counting Committee has the right to set up an assisting department to complete the tasks of the Board.

3. The Vote Counting Committee has the following tasks:

a. Instruct shareholders on how to log in, vote and vote at the Online General Meeting.

b. Record the voting results of shareholders and shareholder representatives on issues approved at the General Meeting;

c. Summarizing and reporting to the Presidium the results of voting on issues of the Congress;

d. Synthesize the results of vote counting and make a record of counting votes and election votes through the contents to be submitted to the General Meeting of Shareholders;

e. Report on the results of counting votes and election papers before the Congress;

f. Handing over the vote counting record to the Chairperson or Secretary of the Congress;

g. Together with the Presidium of the General Meeting, consider and settle complaints and denunciations about voting results, election results (if any) and report to the General Meeting of Shareholders for decision;

h. Perform other assigned tasks.

CHAPTER IV

ORDER OF CONDUCTING THE CONGRESS

Điều 10. Conditions for conducting the Congress

The General Meeting is conducted when the number of shareholders attending the meeting represents more than 50% of the total votes, according to VSDC's closing list. The Shareholder Eligibility Examination Committee shall notify the number of shareholders attending, the total number of voting shares and the participation rate so that the General Meeting can proceed according to regulations.

Điều 11. Manner and order of the Congress

1. The congress is expected to take place in 1/2 day.

2. The General Meeting will in turn discuss and approve the contents stated in the Program of the General

Meeting of Shareholders.

3. Shareholders attending using terminals must ensure an internet connection during the General Meeting and only turn on the microphone when invited to speak.

Điều 12. Agenda and working contents of the Congress

1. The agenda and contents of the General Meeting must be approved by the General Meeting of Shareholders right in the opening part and the time for each content in the meeting must be clearly determined.
2. In the course of organizing the meeting, if the Chairman proposes changes to the agenda and contents of the meeting, the changes must be approved by the General Meeting.

Điều 13. Discussion and questioning at the Congress

1. The discussion shall only be carried out within the prescribed time and fall within the scope of the issues presented in the agenda of the General Meeting of Shareholders.
2. Based on the number of shareholders attending and the allowed time of the General Meeting, the Presidium of the General Meeting may choose the method of controlling the meeting. Shareholders shall discuss under the guidance of the Chairman during the online General Meeting in the form of online discussion and questioning and with the consent of the Presidium or send questions to the Presidium of the General Meeting through the online system. At the same time, only one shareholder has the right to speak. In case many shareholders have opinions at the same time, the Chairman shall invite each shareholder to present his/her opinion according to the content of the discussion.
3. Shareholders spoke briefly and focused on the right key contents to be discussed, in accordance with the approved program of the General Meeting. The content of shareholders' suggestions must not violate the law, relate to personal issues or exceed the authority of the enterprise. The Chairman of the General Meeting has the right to remind or request shareholders to focus on the key content to be spoken, to save time and ensure the quality of the discussion.
4. The General Meeting agreed that the total duration of a shareholder's speech shall not exceed 3 minutes/time. If this time limit is exceeded, the Chairman of the General Meeting may request shareholders to make written questions and proposals, the Secretariat of the General Meeting will record it and the Board of Directors within the scope of its competence will reply in writing to shareholders as soon as possible.

Điều 14. Approval of the Decision of the General Meeting of Shareholders

The approval of decisions of the General Meeting of Shareholders on reports and submissions at the General Meeting is specified as follows:

1. For the contents specified in Clause 1, Article 148 of the Law on Enterprises, the contents shall be approved when at least 65% of the votes of the shareholders participating in the vote are in favor.
2. The remaining contents are approved when the number of shareholders representing more than 50% of the votes of the shareholders participating in the vote is approved.
3. The ratio of voting options is calculated on the total number of valid votes of shareholders participating in voting according to each content. Shareholders attending the General Meeting but not participating in voting *(may not participate in voting in whole or not participating in voting on one or more contents),* the number of shares of such shareholders shall not be included in the total number of voting votes and shall not be counted in such non-voting contents.

Điều 15. How to vote to approve the contents at the online General Meeting of Shareholders

1. Voting time:

a. The time when shareholders can start accessing the online system to conduct electronic voting is 12 (twelve) hours before the opening of the General Meeting, i.e. **from 20:30 on July 23, 2026** until the Presidium announces the end of voting.

b. Electronic voting may be conducted prior to the General Meeting of Shareholders and/or at the General Meeting of Shareholders. Shareholders have the right to vote from the time of opening the system to before the end of voting according to the notice of the Presidium.

2. Voting method:

When conducting electronic voting on the online system, shareholders must comply with the obligations specified at Point c, Clause 2, Article 5 of this Regulation. Each shareholder logs in to the Online System through the access account provided by the shareholder in the Invitation Letter and votes on the Online System. Access instructions are posted on the Company's website.

3. Voting method:

a. Methods of voting to approve the opening procedures of the Congress, Reports and Proposals, Minutes and Resolutions of the Congress:

- *Shareholders or authorized representatives of shareholders decide to vote by ticking 01 of 03 boxes corresponding* ***to "Approve", "Disapprove", "No opinion"*** *for each content and press the* ***"Send vote" button*** *to save and send the voting results to the system. This voting method is used to approve the Presidium, the Secretariat, the Vote Counting Committee, the Regulation on Organization of the Congress, Reports and Reports at the Congress, Resolutions and Minutes of the Congress, and other contents.*
- *Shareholders or authorized representatives of shareholders cannot change the voting results after successfully submitting them to the System. For voting contents that change or arise during the holding of the General Meeting, shareholders or authorized representatives of shareholders shall re-vote/vote to supplement such changed and arising contents. In case a shareholder is unable to perform the re-voting/additional vote, such change is considered as a shareholder not participating in the voting.*

b. Election voting method (accumulated votes):

- *Shareholders or authorized representatives of shareholders decide to vote by entering the number of votes for each corresponding candidate or clicking on vote equally to divide the total number of votable votes of each shareholder evenly among the candidates. (Total number of votable votes = Total number of shares held or represented by shareholders * Number of elected members).*
- *The total number of votes cast in each box must be less than or equal to the total number of votes that can be cast. In case shareholders do not choose any number of votes, the system will record voting on that content as* ***"0 votes".***

4. Other provisions on voting:

a. The voting results of shareholders or authorized representatives of shareholders are the sum of voting results recorded at the time of the end of voting announced by the Chairman at the General Meeting of Shareholders. From the time of the end of voting for each content to be consulted by the General Meeting of Shareholders, the online system will be locked and shareholders and authorized representatives of shareholders cannot vote on the locked contents. The voting results according to each content will be reported to the Congress by the Vote Counting Committee immediately after completing the vote counting.

b. After the voting period ends, shareholders will know the voting results for each content announced by the Presidium or the Vote Counting Committee.

c. When running the General Meeting, the Chairman must notify the end of voting on the System for shareholders to exercise their rights. In case shareholders have problems voting on the System, they can contact the support addresses specified in the Invitation Letter for guidance and support to complete the voting. From the time the System closes the voting contents, shareholders have no right to change any voted contents, the voting results of the shareholders are recorded on the System as the final results and the Company is exempt from responsibility for the voting results of shareholders when shareholders have logged in and voted on the System.

d. Validity of voting slips: Valid voting slips are votes cast by shareholders or authorized representatives of shareholders who participate in voting, choose a voting option and complete the submission to the online system. Voting results are calculated on the total number of valid voting shares of each content.

e. In case shareholders successfully log in to attend the online General Meeting but do not choose any opinions *(do not check any boxes), the* System will record that shareholders do not participate in voting for that content.

Điều 16. Minutes of the General Meeting of Shareholders

1. The General Meeting of Shareholders must be recorded in minutes and may be recorded or recorded and kept in other electronic forms. The minutes must be made in Vietnamese and contain the following principal contents:

a. Name, address of the head office, enterprise code;

b. Time and place of the General Meeting of Shareholders;

c. Agenda and contents of the meeting;

d. Full name of the Chairman and Secretary;

e. Summary of the meeting's developments and opinions expressed at the General Meeting of Shareholders on each issue in the meeting agenda;

f. The number of shareholders and the total number of votes of the shareholders participating in voting, the appendix to the list of shareholders and representatives of shareholders participating in voting with the corresponding number of votes;

g. The total number of votes for each voting issue, clearly stating the voting method, the total number of valid and invalid, approving, disapproving and no opinions; the proportion of the total number of votes of shareholders participating in voting;

h. The issues that were passed and the corresponding percentage of votes voted for approval;

i. Signatures of the Chairman and the Secretary.

2. The minutes of the General Meeting of Shareholders must be completed and approved before the end of the meeting.

3. The Chairperson and the Secretary of the Congress must be jointly responsible for the truthfulness and accuracy of the contents of the Minutes.

4. The minutes of the General Meeting of Shareholders shall be published on the Company's website within twenty-four (24) hours.

   The Minutes of the General Meeting of Shareholders shall be considered as authentic evidence of the work carried out at the General Meeting of Shareholders unless there is an objection to the contents of the Minutes issued in accordance with the prescribed procedures within ten (10) days from the sending of the Minutes.

CHAPTER V

MISCELLANEOUS

Điều 17. In case the organization of a congress meeting fails

1. In case the Annual General Meeting of Shareholders for the fiscal year 2026 is not eligible to be held as prescribed in the Law on Enterprises, the second convening must be held within 30 days from the date the

General Meeting is intended to open. The meeting of the Second General Meeting shall be conducted when the number of members attending the meeting is shareholders and authorized representatives representing at least 33% of the total votes.

2. In case the 2nd convened meeting is not eligible to be conducted under the provisions of Clause 1 of this Article, it may be convened for the 3rd time within 20 days from the date the second meeting is intended to open. In this case, the meeting of the General Meeting of Shareholders shall be conducted regardless of the total number of votes of the shareholders attending the meeting.

CHAPTER VI

IMPLEMENTATION PROVISIONS

Điều 18. Implementation provisions

1. This Regulation consists of 6 Chapters, 18 Articles and takes effect immediately after being voted and approved by the General Meeting of Shareholders.
2. The Chairperson shall be responsible for administering the Congress according to this Regulation.
3. Shareholders or authorized representatives and persons attending the General Meeting shall be responsible for implementing the provisions of this Regulation.

CHAIRMAN

SĐKKD:0200179295 CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY TCP Q.LÊ CHÂN T.P HẢI PHÒNG

DO HUU HA

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
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No. 01/2026/BC-HDQT

Hai Phong, July 24, 2026

REPORT ON THE PERFORMANCE OF THE BOARD OF DIRECTORS FOR THE FISCAL YEAR 2025

AND FISCAL YEAR 2026 PLAN

Dear Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

On behalf of the Board of Directors (BOD), I would like to report to shareholders the general assessment of each area of the company's activities as well as the details of the Board of Directors' activities in the fiscal year 2025 and the orientation of the fiscal year 2026 plan.

The Company's financial year starts on 01/04 of each year and ends on 31/03 of the following year.

I. REPORT ON THE ACTIVITIES OF THE BOARD OF DIRECTORS IN 2025

The current Board of Directors has 05 members. Members of the Board of Directors and the Board of Management have actively coordinated to work to carry out production and business tasks in 2025. The Board of Directors always follows the actual situation to make decisions in order to direct the orientation in a timely manner and create favorable conditions for the Board of Management to complete their tasks. In 2025, the Board of Directors has made timely decisions on the Company's strategy, development plan and business plan.

1. Summary of meetings of the Board of Directors and decisions of the Board of Directors

- Periodically, the General Director shall report on the Company's operation and upcoming plans for the Board of Directors to monitor and supervise the results of management and administration of the Company. Board meetings are held in person and online, voting on issues via in-person polls and by email.
- In FY 2025, the Board of Directors held 14 meetings and issued Resolutions/Decisions. All members of the Board of Directors fully participate in meetings of the Board of Directors at the rate of 100%.
- The decisions made by the Board of Directors in FY 2025 are as follows:

Anonymous	Number of Resolutions	Date	Contents	Pass Rate
1	02/2025/NQ-HDQT	13/05/2025	Approval of the internal audit plan for the fiscal year 2025	100%
2	03/2025/NQ-HDQT	20/05/2025	Through truck and trailer business reports and stakeholder transactions	100%
3	04/2025/NQ-HDQT	29/05/2025	Convening the 2025 Annual General Meeting of Shareholders	100%
4	05/2025/NQ-HDQT	02/06/2025	Investing in buying privately offered shares at subsidiaries	100%
5	06/2025/NQ-HDQT	16/06/2025	Preparation for the stock offering	100%

Anonymous	Number of Resolutions	Date	Contents	Pass Rate
6	07/2025/NQ-HDQT	23/06/2025	Approving the implementation of the plan for additional public offering of shares to existing shareholders in 2025 and the plan to use the expected proceeds from the offering	100%
7	08/2025/NQ-HDQT	23/06/2025	Approving the application for additional public offering of shares to existing shareholders in 2025	100%
8	09/2025/NQ-HDQT	06/08/2025	Public offering of shares and the last date of registration for exercising the right to purchase shares	100%
9	10/2025/NQ-HDQT	24/09/2025	Through the handling of odd shares and undistributed shares of the public offering in 2025	100%
10	11/2025/NQ-HDQT	25/09/2025	Approval of the results of the public offering in 2025	100%
11	12/2025/NQ-HDQT	05/11/2025	Implementing the plan to issue shares to pay dividends in the fiscal year 2024	100%
12	13/2025/NQ-HDQT	07/11/2025	Issuing shares to pay dividends in the fiscal year 2024	100%
13	14/2025/NQ-HDQT	28/11/2025	Approval of the results of the issuance of dividend-paying shares for the fiscal year 2024	100%
14	01/2026/NQ-HDQT	05/01/2026	Investing in a member company	100%

2. Supervision results of the Executive Board

The Board of Directors assesses that in 2025, the Board of Management will properly perform their responsibilities and powers in operating the Company in accordance with the Charter. The Board of Management has worked with managers at all levels to make many efforts to implement the Company's business plan. The results of the implementation of the tasks directed by the General Meeting of Shareholders and the Board of Directors are as follows:

- Business operations: Maintain well both core areas of the company, which are investment in the development of real estate projects and automobile business.
- Direct the successful organization of the company's events such as the General Meeting of Shareholders in 2025, preliminary and annual summary programs to assign business plans.
- Shareholders' events: Successfully organized the Annual General Meeting of Shareholders.
- Internal audit: The Company has fully performed the internal audit as prescribed.

3. Report on activities of each member of the Board of Directors

TT	Member of the Board of Directors	Assigning tasks and reporting on the performance of each member of the Board of Directors in 2025
1	Mr. Do Huu Ha - Chairman of the Board of Directors	In charge of the activities of the Board of Directors. In charge of the Company's business strategy and plan.
2	Ms. Nguyen Thi Ha – Member of the Board of Directors	In charge of and well implement activities on documents and meetings of the Board of Directors. All work on documents, documents, legal... are fully completed and scientifically archived.
3	Mr. Do Huu Hung – Member of the Board of Directors	In charge of and actively supporting the Board of Directors as well as the Board of Management in the investment and construction of projects, participating in directing and operating truck distribution activities.
4	Ms. Pham Hong Dung – Member of the Board of Directors	In charge of and well support the compliance with the Company's information disclosure obligations as prescribed.
5	Ms. Phan Thi Phuong Thuy – Independent Member of the Board of Directors	In charge of fully supervising the activities of the Board of Directors related to arising issues to ensure that there is no conflict of interest, creating favorable conditions for all aspects of the Company's activities. Perform the duties of Head of the Internal Audit Department.

4. Report on the remuneration of the Board of Directors

The remuneration of members of the Board of Directors of the Company in 2025 is entitled to:

- Chairman of the Board of Directors: 120,000,000 VND/person/year.
- Member of the Board of Directors: 60,000,000 VND/person/year.

5. Reporting on investment activities and transactions with related parties

In the fiscal year 2025, the Company has investment activities and a number of transactions with related parties, these activities do not affect the Company's interests and have been fully disclosed by the Company. Details are as follows:

STT	Name of organization/individual	Relationship with the company	Contents, quantity, total value of transactions
1	Dai Thinh Vuong Construction Joint Stock Company	Subsidiaries	Office leasing revenue of 108 million VND
2	Dai Loc House Development Joint Stock Company	Subsidiaries	Office leasing revenue of 108 million VND

ST T	Name of organization/individu al	Relationship with the company	Contents, quantity, total value of transactions
3	Hoang Giang Service Development Joint Stock Company	Subsidiaries	Office leasing revenue of 60 million VND
4	Thinh Hiep Construction Joint Stock Company	Subsidiaries	Office leasing revenue is 109.1 million VND
5	Thinh Phat Real Estate Construction Joint Stock Company	Subsidiaries	Office leasing revenue is 109.1 million VND
6	Pruksa Vietnam Co., Ltd.	Subsidiaries	Office leasing revenue is 216 million VND
7	Hoang Huy Investment Service Joint Stock Company	Subsidiaries	Revenue from leasing offices and showrooms amounted to 630 million VND
8	CRV Real Estate Group Joint Stock Company	Subsidiaries	Office leasing revenue is 700.66 million VND
9	CRV Real Estate Group Joint Stock Company	Subsidiaries	Loan interest incurred with CRV in the amount of VND 5.49 billion
10	CRV Real Estate Group Joint Stock Company	Subsidiaries	CRV pays dividends to TCH in the amount of VND 153.66 billion
11	CRV Real Estate Group Joint Stock Company	Subsidiaries	CRV pays a loan from TCH in the amount of VND 316.5 billion
12	Hoang Huy Investment Service Joint Stock Company	Subsidiaries	Buying additional shares issued by HHS with an amount of VND 800 billion
13	CRV Real Estate Group Joint Stock Company	Subsidiaries	Purchase of additional shares issued by CRV in the amount of VND 166.47 billion

II. OPERATION PLAN OF THE BOARD OF DIRECTORS IN 2026

In 2026, the Board of Directors will continue to make efforts in orienting operations, closely supporting the activities of the Board of Management to achieve safe and effective business goals, specifically:

1. General objectives

- Focus on directing and operating the investment and construction process of real estate projects and well implement the management and operation of the company's after-sales projects in a synchronous manner. Affirming and elevating the company's real estate brand in the market.
- The business motto for 2026 and the following years is safety - efficiency - sustainability.

2. Orientation of business activities and products and services

- The company's real estate projects directly or indirectly invest in focus on the housing segment for the increasing demand in Hai Phong.
- Maintain the vehicle distribution activities of TCH and its subsidiaries, constantly improve the quality of products and after-sales services; Affirming that the brand is always a prestigious and top-quality unit in the field of truck business in the country.

3. Develop shareholder relations

- The company aims to build a close relationship with shareholders to improve the image and professionalism of the business.
- Perform activities related to shareholders' interests such as paying dividends, disclosing information fully and transparently

4. Regarding organizational activities

- Attach importance to a lean and effective organizational model. To consolidate a contingent of personnel with good professional skills, high technical skills, and knowledge of many foreign languages.
- Train and improve the quality and qualifications of the management and executive team at all levels, sticking with the company.
- Organize practical programs and events for the whole company to build corporate culture, form the Company's own identity brand.

III. REPORT ON THE EVALUATION OF THE ACTIVITIES OF THE BOARD OF DIRECTORS BY INDEPENDENT MEMBERS OF THE BOARD OF DIRECTORS IN 2025

In the fiscal year 2025, the Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company has 5 members, including 1 independent member. Members of the Board of Directors actively participate in strategic planning, compliance control, and supervision of the activities of the General Director and the Board of Management to ensure compliance with the provisions of the law and internal regulations on corporate governance.

Below is the evaluation report of Ms. Phan Thi Phuong Thuy, Independent Member of the Board of Directors on the activities of the Board of Directors and the results of monitoring the activities of the General Director and the Board of Management in the fiscal year 2025.

1. General assessment of the activities of the Board of Directors

- The activities of the Board of Directors have been carried out in accordance with the Board of Directors' operation plan in 2025, complying with the company's Charter, and the Internal Regulations on corporate governance; completing most of the programs and actions of the Board of Directors.
- Board of Directors meetings have been convened and implemented with a specific schedule, prepared thoughtful documents. The content of the meeting was carefully discussed and evaluated by the members of the Board of Directors to make the best decisions for the Company.
- All members of the Board of Directors have a high sense of responsibility and are prudent in performing their roles, rights and responsibilities.

- The Board of Directors has exchanged and discussed regularly with the Board of Management to promptly support the Board of Management in the process of operating the Company, well implement the supervision and control of the operation.

2. General assessment of the activities of independent members of the Board of Directors

- Independent members of the Board of Directors have participated in the supervision, evaluation and opinion of the management activities and work plans of the Board of Directors and the Executive Board; directly exchange and share knowledge on corporate governance and risk management with the Board of Management.
- An independent member of the Board of Directors is in charge of fully supervising the activities of the Board of Directors related to arising issues to ensure that there is no conflict of interest, creating favorable conditions for all aspects of the Company's activities.
- Independent members of the Board of Directors are in charge of supervising and giving independent opinions on shareholder relations activities in order to improve the image and quality of the company's shareholder relations activities.
- An independent member of the Board of Directors performs the duties of the Head of the Internal Audit Board and has directed the Internal Audit Board to fully perform all tasks and strictly follow the plans approved by the Board of Directors.

3. General assessment of the supervision of the Executive Board

- Overall, the Board of Directors has done a good job of supervising the Board of Management, ensuring that the Company's activities are always controlled, in line with the strategic orientation and in line with reality.
- The Chairman of the Board of Directors and a number of members of the Board of Directors have regularly attended meetings of the Board of Management. Some of the decisions of the General Director have been analyzed, criticized and consulted by the Board of Directors to achieve optimal results for the Company.
- The Board of Directors also regularly reviews the reports of the General Director and discusses with the General Director to understand the Company's operating situation as well as be updated with business information as quickly as possible.
- The Chairman of the Board of Directors and a number of members of the Board of Directors have actively supported the Board of Management in a number of fields and activities; especially in the field of risk management in order to identify issues that need to be handled early, maintain sustainable and continuous business activities, and protect the interests of shareholders and investors.

The above is the content of the report on the performance of the Board of Directors in 2025 and the plan for 2026.

Sincerely report./.

CHAIRMAN

SĐKKD: 020011792 CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY CTCP Q. LÊ CHÂN T.P HẢI PHÒNG

Do Huu Ha

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**

Hai Phong, June 26, 2026

FY 2025
INDEPENDENT MEMBER REVIEW REPORT OF THE BOARD OF DIRECTORS

To: Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company

In the fiscal year 2025, the Board of Directors (BOD) of Hoang Huy Investment Financial Services Joint Stock Company has 5 members, including 1 independent member. Members of the Board of Directors actively participate in strategic planning, compliance control, and supervision of the activities of the General Director and the Board of Management to ensure compliance with the provisions of the law and internal regulations on corporate governance.

Below is my evaluation report – Phan Thi Phuong Thuy, Independent Member of the Board of Directors on the activities of the Board of Directors and the results of monitoring the activities of the General Director and the Board of Management in the fiscal year 2025.

1. General assessment of the activities of the Board of Directors

- The activities of the Board of Directors have been carried out in accordance with the Board of Directors' operation plan in 2025, complying with the company's Charter, and the Internal Regulations on corporate governance; completing most of the programs and actions of the Board of Directors.
- Board of Directors meetings have been convened and implemented with a specific schedule, prepared thoughtful documents. The content of the meeting was carefully discussed and evaluated by the members of the Board of Directors to make the best decisions for the Company.
- All members of the Board of Directors have a high sense of responsibility and are prudent in performing their roles, rights and responsibilities.
- The Board of Directors has exchanged and discussed regularly with the Board of Management to promptly support the Board of Management in the process of operating the Company, well implement the supervision and control of the operation.

2. General assessment of the activities of independent members of the Board of Directors

- Independent members of the Board of Directors have participated in the supervision, evaluation and opinion of the management activities and work plans of the Board of Directors and the Executive Board; directly exchange and share knowledge on corporate governance and risk management with the Board of Management.
- An independent member of the Board of Directors is in charge of fully supervising the activities of the Board of Directors related to arising issues to ensure that there is no conflict of interest, creating favorable conditions for all aspects of the Company's activities.
- Independent members of the Board of Directors are in charge of supervising and giving independent opinions on shareholder relations activities in order to improve the image and quality of the company's shareholder relations activities.
- An independent member of the Board of Directors performs the duties of the Head of the Internal Audit Board and has directed the Internal Audit Board to fully perform all tasks and strictly follow the plans approved by the Board of Directors.

3. General assessment of the supervision of the Executive Board

- Overall, the Board of Directors has done a good job of supervising the Board of Management, ensuring that the Company's activities are always controlled, in line with the strategic orientation and in line with reality.
- The Chairman of the Board of Directors and a number of members of the Board of Directors have regularly attended meetings of the Board of Management. Some of the decisions of the General Director have been analyzed, criticized and consulted by the Board of Directors to achieve optimal results for the Company.
- The Board of Directors also regularly reviews the reports of the General Director and discusses with the General Director to understand the Company's operating situation as well as be updated with business information as quickly as possible.
- The Chairman of the Board of Directors and a number of members of the Board of Directors have actively supported the Board of Management in a number of fields and activities; especially in the field of risk management in order to identify issues that need to be handled early, maintain sustainable and continuous business activities, and protect the interests of shareholders and investors.

The above is the content of the report on the evaluation of the performance of the Board of Directors, the General Director, the Executive Board and individual independent members of the Board of Directors in the fiscal year 2025.

Sincerely report./.

Independent Member of the
Board of Directors

Phan Thị Phương Thuỳ

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
No. 01/2026/BC-TGD	*Hai Phong, July 24, 2026*

REPORT
BUSINESS RESULTS IN FISCAL YEAR 2025
AND BUSINESS PLAN FOR FISCAL YEAR 2026

Dear Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

On behalf of the Board of Management, I would like to report to the General Meeting of Shareholders the results achieved in the fiscal year 2025 and the business plan for the fiscal year 2026 of Hoang Huy Investment Financial Services Joint Stock Company (TCH) as follows:

I. Results of production and business activities in the fiscal year 2025

In the fiscal year 2025, thanks to the close direction and support of the Board of Directors, the Board of Management directs and operates the Company's business fields to achieve remarkable results.

2025 will witness complex challenges for the global economy, as protracted geopolitical conflicts and trade tensions between developed countries continue to disrupt supply chains and hinder efforts to curb inflation. In Vietnam, although many signs of economic recovery have appeared, the macro environment still faces many difficulties: consumer demand is still weak, monetary policy is still cautious in the face of external pressure, making it difficult for interest rates to fall deeply. The above factors directly affect the demand for transport cars, the demand for home loans and the need to mobilize capital to finance real estate projects of businesses, including TCH.

In the context of many changes, the Board of Management and all employees of the Company have shown a high spirit of initiative, bravery and determination, constantly learning, innovating thinking and acting to overcome challenges. Thanks to the synchronous implementation of drastic and creative management solutions, ensuring solid financial resources, TCH's core business areas continue to remain stable, ensuring jobs for employees.

The completed projects of the Company and its subsidiaries such as Hoang Huy New City, Hoang Huy Grand Tower (Hoang Huy – So Dau), Hoang Huy Commerce – H1 Building, Gold Tower have all been handed over and recorded most of the revenue in previous years, therefore, in 2025, the above projects will not have many products to sell. Meanwhile, the Company and its subsidiaries are focusing resources to implement key projects such as Hoang Huy Green River Project, Hoang Huy Commerce Project – H2 Building and Hoang Huy New City – II Project in Hai Phong City. Hoang Huy Green River project has started to hand over a number of products to customers. The Hoang Huy New City – II project is also being completed to be eligible to hand over products to customers in the fiscal year 2026. On the Company's Consolidated Financial Statements, as of March 31, 2026, the Company recorded that the buyer paid in advance for real estate products in projects of VND 6,116 billion. Due to the products that have not been handed over and recorded revenue, the company's business results in 2025 decreased compared to the previous year.

At the end of the fiscal year 2025, the Company recorded total consolidated sales and service revenue of VND 1,447 billion; consolidated profit after tax reached VND 259 billion. Regarding the implementation of the business plan, the total revenue from consolidated sales and service provision reached 28.94% of the planned target, and the consolidated profit after tax reached 15.24% compared to the planned figure in 2025.

Consolidated business results targets for fiscal year 2025

Unit: billion VND

Consolidated indicators	Implementation 2025	Plan 2025	%TH 2025/ FY 2025
Net sales and service revenue	1.447	5.000	28,94%
Profit after tax	259	1.700	15,24%

II. Business orientation and plan in 2026

Currently, in addition to the car business, the Company is focusing resources to simultaneously invest in real estate projects in Hai Phong.

The company determines that 2026 is a year that still has many difficulties and challenges for the economy in general. The company will simultaneously maintain commercial activities, automobile distribution and investment management in the field of real estate business. The real estate projects the Company is investing in are large-scale. In the next 3-5 years, the project products will be deployed and handed over one after another, so it will maintain profits for the company.

1. Specific task orientations in 2026

- Actively manage the Company's operations closely in 2026, ensuring the completion of the set production and business targets. Implement the regime of reporting to the Board of Directors on a monthly basis to make appropriate and timely decisions.
- Develop solutions to implement business plans to achieve 2026 targets, specifically:
  - Promote the Company's competitiveness in the market with advantages in terms of product quality, technology level and competitive prices.
  - Be proactive in the market demand by expanding the research of the consumption market, consumer needs and tastes.

2. Targets of the Company's 2026 business plan

The Board of Management of the Company develops a business plan for 2026 on the basis of careful calculation of macroeconomic fluctuations and industries.

In 2026, the Company will continue to maintain a stable truck business, besides, real estate projects indirectly invested by the Company will continue to be handed over and record revenue that will bring greater profits.

Unit: billion VND

Consolidated indicators	KH2026
Net sales and service revenue	5.000
Profit after tax	2.000
Dividend Rate (*)	10%

Note: The accounting year is from April 1 of this year to March 31 of next year.

(*) The dividend plan for 2026 is expected and based on the actual business results at the end of the year, the Company will submit to the general meeting of shareholders for approval of the dividend rate and specific form of payment.

In the coming time, the domestic and foreign economies will still face many challenges, but the Board of Management and all employees of the company will be determined to best implement the goals according to the plan and look forward to receiving the approval and help of the entire Board of Directors and of all shareholders.

Above is the report of the Board of Management on business results in 2025 and business plans for 2026.

Thank you very much./.

GENERAL DIRECTOR

SĐKKD: 0200117929-CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q. LÊ CHÂN - T.P HẢI PHÒNG

HOANG THI HUYEN

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY
---o0o---
No. 01/2026/BC-BKS

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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Hai Phong, July 24, 2026

REPORT ON THE PERFORMANCE OF THE SUPERVISORY BOARD FOR THE FISCAL YEAR 2025 AND FISCAL YEAR 2026 PLAN

Dear Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

- Pursuant to the Law on Enterprises No. 59/2020/QH14 passed on 17/06/2020;
- Pursuant to the Charter of organization and operation of Hoang Huy Investment Financial Services Joint Stock Company;
- Based on the operation of the Company, the report of the Board of Directors, the Board of Directors and the performance of the Supervisory Board in the past time.

The Supervisory Board would like to report to the General Meeting of Shareholders on the inspection and supervision of the Company's operations and the performance of the Supervisory Board in the fiscal year 2025 and the plan for the fiscal year 2026 as follows:

I. Composition of the Supervisory Board

The Supervisory Board of Hoang Huy Investment Financial Services Joint Stock Company consists of three members elected by the General Meeting of Shareholders:

1. Ms. Vu Thi Huyen – Head of the Supervisory Board
2. Mr. Nguyen Hoang Tung – Controller
3. Ms. Phan Thi Thu Huong – Controller

II. Contents of the Supervisory Board's report on the Company's business activities, the performance of the Board of Directors, the Board of Management in 2025 and the conclusions and recommendations of the Supervisory Board

1. Supervision results for the Board of Directors and the Executive Board

The Board of Directors and the Board of Management have complied with the provisions of the law in administrative management. Members of the Board of Directors, the Board of Management and managers have properly performed their assigned functions and tasks in accordance with the provisions of the Law on Enterprises, the Company's Charter and the Resolution of the Board of Directors. In 2025, the Board of Directors and the Board of Management have achieved the following results:

- Successfully organized the Annual General Meeting of Shareholders in 2025.
- Maintain the company's business activities well and efficiently. The automotive sector maintains sales activities and provides high-quality after-sales service. Continue to implement real estate projects in Hai Phong City.
- Fully perform internal audit work as prescribed.

The Supervisory Board does not see anything unusual in the activities of the Board of Directors, the Board of Management and the Company's managers. The Supervisory Board assesses that in 2025, the Board of Directors and the Board of Management have a high sense of responsibility for the development and business activities of the whole company. The Company does not have any disputes related to its business activities nor has any conflicts arisen with the persons involved.

2. Results of monitoring the company's operational and financial situation

- In 2025, the Supervisory Board will not detect any abnormal cases in TCH's operations. Operational processes comply with the requirements of the internal management system.

- TCH's capital investment activities strictly comply with the provisions of the law and the Company's Charter, ensuring the principle of risk prevention.

- The Supervisory Board basically agrees with the assessment of financial performance in the reports of the Company and the auditing organization.

The figures on capital and assets as of 31/03/2026 and the Company's consolidated business results in the fiscal year 2025 are as follows:

Unit: Million VND

Criteria	Values
1. Total assets	**21.840.875**
2. Equity	**14.365.356**
In which: Charter capital	9.121.092
3. Liabilities	**7.475.518**
In which: Short-term debt	7.382.868
4. Business results	
- Net revenue from sales and service provision	1.447.394
- Net profit from business activities	362.392
- Other Profits	(9.421)
- Total profit before tax	352.971
- Applicable CIT	158.485
- Deferred CIT	(64.710)
- Profit after tax	259.196

Source: TCH's audited consolidated financial statements for the fiscal year 2025

- In the fiscal year 2025, the Company has investment activities and a number of transactions with related parties, these activities do not affect the Company's interests and have been fully disclosed by the Company. Details are as follows:

No	Name of organization/individual	Relationship with the company	Contents, quantity, total value of transactions
1	Dai Thinh Vuong Construction Joint Stock Company	Subsidiaries	Office leasing revenue of 108 million VND
2	Dai Loc House Development Joint Stock Company	Subsidiaries	Office leasing revenue of 108 million VND
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12	Hoang Huy Investment Service Joint Stock Company	Subsidiaries	Buying additional shares issued by HHS with an amount of VND 800 billion
13	CRV Real Estate Group Joint Stock Company	Subsidiaries	Purchase of additional shares issued by CRV in the amount of VND 166.47 billion

III. Contents of the report on self-assessment of the operation results of the Control Board and each Controller

1. Activities of the Supervisory Board in 2025

Summary of meetings of the Supervisory Board

Periodically, the General Director shall make reports and the Board of Directors shall notify the Company's operation and upcoming plans for the Supervisory Board to monitor and supervise the management and administration of the Company. Supervisory Board meetings are held in person and online, voting on issues via in-person polls and by email.

In 2025, the Supervisory Board has held 2 meetings. All members of the Supervisory Board fully participate in meetings of the Board of Directors at the rate of 100%.

Activities in 2025

In 2025, the Supervisory Board has implemented and conducted activities in accordance with the Charter of organization and operation of TCH as well as in compliance with other provisions of the Law:

- Supervise the operation and comply with the provisions of the Law and the Company's Charter for the Board of Directors and the Executive Board in the management and administration of the Company.

- Carry out inspections of reasonableness, legality, honesty and prudence in the management and administration of business activities; systematic, consistent and appropriate accounting, statistics and financial reporting.

- Participate in meetings of the Board of Directors and some meetings of TCH's Board of Management on the annual business plan and report on the implementation of the annual plan.

- Regularly control the use of TCH's capital, monitor the turnover of TCH's assets.

- Appraisal of the completeness, legality and truthfulness of the company's business situation report, annual and 06-month financial statements, management evaluation report of the Board of Directors and submission of the appraisal report at the Annual General Meeting of Shareholders.

- Proposal to select an independent auditing firm (being an auditing firm on the list of auditing firms approved by the SSC to audit issuers, listing organizations and securities trading organizations in 2025 and having experience and prestige in auditing for listed companies).

- Control the observance of the internal expenditure regime at the Company.

- Other tasks as prescribed by the Company's Charter.

2. Evaluation of the coordination of activities between the Supervisory Board and the Board of Directors, the Board of Management and shareholders

In 2025, the Supervisory Board will be provided with full information on the decisions of the Board of Directors and the Board of Management; at the same time, receive support and create favorable conditions to serve the inspection. The Supervisory Board also noted the opinions of shareholders on the Company's activities.

The Board of Directors and the Supervisory Board always exchange information on issues related to the orientation of TCH, closely following the assigned tasks.

3. Reports of each Controller

No	Controller	Assignment of tasks and performance of each Controller in 2025
1	Vu Thi Huyen – Head of the Supervisory Board	Direct the general work of the Control Board, urge and assign work to each Controller. Plan the work tasks of the Supervisory Board according to the 2025 plan approved by the General Meeting of Shareholders. Completing and approving reports of the Control Board, fulfilling the obligations and responsibilities of the Control Board.
2	Nguyen Hoang Tung – Controller	Completing tasks is the focal point in charge of work within the scope of the Supervisory Board in the company's business activities.
3	Ms. Phan Thi Thu Huong – Controller	Fulfilling tasks as the focal point in charge of work within the scope of the Supervisory Board for the company's financial and accounting contents and activities; the regime of compliance with the obligation to disclose information and the reporting regime of the company.

4. Report on remuneration of the Supervisory Board

Remuneration of members of the Company's Supervisory Board in the fiscal year 2025 is entitled to:

No	Name	Position	Remuneration and income (VND/person/year)
1	Vu Thi Huyen	Head of the Supervisory Board	60.000.000
2	Phan Thi Thu Huong	Member of the Supervisory Board	36.000.000
3	Nguyen Hoang Tung	Member of the Supervisory Board	36.000.000

5. Summary of activities of the Supervisory Board in 2025

Through supervision, the Supervisory Board assesses that the management and executive activities of the Board of Directors and the Board of Management of TCH in 2025 have complied with the law, the Charter of organization and operation of the Company.

The Supervisory Board has summarized the results of supervision and audit for the main activities such as sales, accounting, investment, etc. and has proposed to the Board of Directors and the Board of Management of the Company many specific solutions, contributing to the safe and effective operation of the company.

IV. The 2026 work plan of the Supervisory Board

The Supervisory Board performs its duties on behalf of shareholders to control all business, governance and administration activities of the Company. Maintain and further strengthen internal inspection and control throughout the system to monitor the implementation of the Company's operating regulations and improve the ability to ensure financial safety.

In 2026, the Supervisory Board will maintain regular and periodic control in accordance with the Company's Charter and in accordance with the provisions of the Law, ensuring that the Company's operations always comply with the provisions of the law, the Law on Enterprises, the Law on Securities and a number of related laws, contributing to the development of TCH and achieving high business efficiency, ensuring the interests of shareholders and employees.

Sincerely report!

HEAD OF SUPERVISORY BOARD

SĐKKD: 0200117929 - CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q. LÊ CHÂN - T.P HẢI PHÒNG

VU THI HUYEN

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY
---o0o---
No. 02/2026/TT-HDQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
---o0o---
Hai Phong, July 24, 2026

PROPOSAL

(Re: approving the audited financial statements for the fiscal year 2025)

To: Shareholders of Hoang Huy Investment Financial Services Joint Stock Company (TCH)

- *Pursuant to the Charter of organization and operation of Hoang Huy Investment Financial Services Joint Stock Company;*
- *Pursuant to the audited financial statements for the fiscal year 2025 dated 25/06/2026 of Hoang Huy Investment Financial Services Joint Stock Company.*

The Company respectfully reports to the General Meeting of Shareholders on the results of the audited financial statements for the fiscal year 2025 of Hoang Huy Investment Financial Services Joint Stock Company with the following main contents:

I. Audit organization

The financial statements for the financial year ended March 31, 2026 are audited by AASC Auditing Firm Co., Ltd. The person responsible for signing the report of the auditing company is:

- Nguyen Ngoc Lan - Deputy General Director, Practice Registration Certificate No.: 1427-2023-002-1
- Nguyen Duc Trong - Auditor, Practice Registration Certificate No.: 4062-2024-002-1

The above-mentioned auditing organizations and auditors are named in the List of Auditing Companies and Auditors permitted to audit issuers, listing organizations and securities trading organizations of the State Securities Commission.

II. Independent Audit Report

The Auditor's opinion on the Company's financial statements.

1. **For the parent company's financial statements:**

"In our opinion, the Separate Financial Statements have honestly and reasonably reflected, on material aspects of the financial situation of Hoang Huy Investment Financial Services Joint Stock Company as at March 31, 2026, as well as the results of business operations and cash flows for the fiscal year ending on the same day. in accordance with Accounting Standards, Vietnam's Enterprise Accounting Regime and legal regulations related to the preparation and presentation of financial statements".

2. **For consolidated financial statements:**

"In our opinion, the Consolidated Financial Statements have honestly and reasonably reflected, on material aspects of the financial situation of Hoang Huy Investment Financial Services Joint Stock Company as at March 31, 2026, as well as the results of business operations and cash flows for the financial year ending on the same day. in accordance with the current Vietnamese Enterprise

Accounting Standards and Regulations and legal regulations related to the preparation and presentation of consolidated financial statements".

III. Results of the Company's financial statements for the fiscal year 2025

Financial statements of the parent company and full consolidated financial statements (information disclosure has been carried out in accordance with regulations and posted on the Company's website). The following are some of the main indicators of the audited consolidated financial statements for the fiscal year 2025 (period 01/04/2025 – 31/03/2026).

1. The Company's business results

No	Contents	Unit	Year 2025	Year 2024
1	Total Asset Value	Mil VND	21.840.875	15.331.760
2	Net revenue from sales and service provision	Mil VND	1.447.394	4.666.987

2. The Company's Cost Structure

No	Contents	Unit	Year 2025	Year 2024
1	Cost of Selling	Mil VND	132.004	251.308
2	Business Management Expenses	Mil VND	90.546	160.414
3	Financing Costs	Mil VND	15.743	9.126

3. Profit Structure of the Company

No	Profit	Unit	Year 2025	Year 2024
1	Net profit from production and business activities	Mil VND	362.392	1.514.400
2	Total profit before tax	Mil VND	352.971	1.422.385
3	Profit after tax	Mil VND	259.196	1.121.498

Sincerely report!

Recipients:

- As proposed;
- BOD, BOM, SB;
- Archived.

CHAIRMAN

SĐKKD: 0200117929 - CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY - Q. LÊ CHÂN - T.P HẢI PHÒNG

DO HUU HA

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

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No. 03/2026/TT-HDQT

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

---o0o---

Hai Phong, July 24, 2026

PROPOSAL

(e.g.: Profit distribution plan for fiscal year 2025 and

Dividend payment plan for fiscal year 2026)

To: Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

(TCH)

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019; Law No. 56/2024/QH15 dated 29/11/2024 and relevant documents;*
- *Pursuant to the Charter of organization and operation of Hoang Huy Investment Financial Services Joint Stock Company;*
- *Based on the audited financial statements for the fiscal year 2025 of Hoang Huy Investment Financial Services Joint Stock Company.*

The Board of Directors (BOD) would like to report to the shareholders of Hoang Huy Investment Financial Services Joint Stock Company as follows:

I. Profit distribution plan for fiscal year 2025

Based on the audited consolidated financial statements and separate financial statements (Parent Company) for the fiscal year 2025, the value of undistributed profit items as of 31/03/2026 on the separate financial statements is smaller than in the consolidated financial statements. Therefore, the Board of Directors (BOD) determines the profit distribution plan based on its own financial statements, the specific plan is as follows:

No.	Indicators on the financial statements	Unit	Parent Company
1	Undistributed profit as of 31/03/2026	VND	423.623.463.802

Thus, as of March 31, 2026, the maximum undistributed after-tax profit that the Company can use to distribute according to regulations is VND 423,623,463,802. At the same time, as of March 31, 2026, the Company recorded a surplus value of share capital of VND 843,570,507,864. The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the use of the above two capital sources to issue shares to increase share capital from equity. The plan to issue shares to increase share capital from equity is summarized as follows:

- Issuer: Existing shareholders according to the list of shareholders on the last registration date are allocated the right to receive issued shares to increase share capital from equity.

- Exercise ratio: According to the ratio of exercise of rights is 10:1 (shareholders own 01 share corresponding to 01 right, 10 rights are entitled to receive 01 new share).

- Implementation time: Expected time in fiscal year 2026.

The detailed plan is presented in the Report on the plan to issue shares to increase share capital from equity.

II. Dividend payment plan for fiscal year 2026

The Board of Directors respectfully submits to the 2026 Annual General Meeting of Shareholders for approval the expected dividend rate of 10% for the fiscal year 2026.

Based on the actual business results of the fiscal year 2026, the Board of Directors will submit to the Annual General Meeting of Shareholders of the following year for approval of the specific rate and form of payment.

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As proposed;
- BOD, BOM, SB;
- Archived.

CHAIRMAN

SĐKKD: 0200117929 - CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q. LÊ CHÂN T.P HẢI PHÒNG

DO HUU HA

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

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No. 04/2026/TT-HDQT

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

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Hai Phong, July 24, 2026

PROPOSAL

(Re: Plan to issue shares to increase share capital from equity)

To: Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

(TCH)

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019; Law No. 56/2024/QH15 dated 29/11/2024 and relevant documents;*
- *Pursuant to the Charter of organization and operation of Hoang Huy Investment Financial Services Joint Stock Company;*
- *Based on the audited financial statements for the fiscal year 2025 of Hoang Huy Investment Financial Services Joint Stock Company.*

The Board of Directors (BOD) of Hoang Huy Investment Financial Services Joint Stock Company respectfully submits to the Annual General Meeting of Shareholders in 2026 to approve the plan to issue shares to increase share capital from equity as follows:

I. The Necessity of Capital Increase

The increase of charter capital by TCH is necessary and of great significance, in order to improve the financial capacity, operational capacity and competitiveness of TCH, specifically as follows:

- Improve financial capacity, increase the scale of capital for business activities.
- Improve competitiveness and readiness of financial resources for project investment.

As of 31/03/2026, the maximum undistributed after-tax profit that the Company can use to make distributions according to regulations is VND 423,623,463,802. At the same time, as of March 31, 2026, the Company recorded a surplus value of share capital of VND 843,570,507,864.

The conversion from surplus share capital to charter capital will help the Company increase its charter capital capacity, make it easier to mobilize new capital sources and optimize financial strategies. The transfer of the surplus of share capital to charter capital does not change the total capital of the Company but will bring great financial advantages, improve the position of the Company's charter capital in the market and expand business opportunities. This is a step to help the company develop sustainably and ensure long-term benefits for shareholders.

For the above reasons, the Board of Directors respectfully submits to the General Meeting of Shareholders the use of two sources of capital: Source of capital (1): Surplus of the Company's share capital shown in the audited Financial Statements as of 31/03/2026 and Source of Capital (2): The Company's undistributed profit after tax as shown in the audited Financial Statements as of 31/03/2026 to issue shares to increase share capital from equity.

II. Plan to issue shares to increase share capital from equity

i. Issuer:	Hoang Huy Investment Financial Services Joint Stock Company
ii. Stock Name:	Shares of Hoang Huy Investment Financial Services Joint Stock Company
iii. Stock Type.	Common Shares
iv. Par value of shares:	10,000 VND (Ten thousand VND)/share
v. Number of shares before issuance	912,109,224 shares
vi. Number of shares outstanding	912,109,224 shares
vii. Number of treasury shares	0 Shares
viii. Number of shares expected to be issued:	91,210,922 shares, equivalent to **10%** of the number of outstanding shares
ix. Total value of shares expected to be issued (calculated at par value):	VND 912,109,220,000
x. Issuer:	Existing shareholders according to the list of shareholders on the last date of registration are allocated the right to receive issued shares to increase share capital from the owner's equity.
xi. Right Exercise Rate:	According to the ratio of exercising rights is 10:1 (shareholders own 01 share corresponding to 01 right, 10 rights are entitled to receive 01 new share).
xii. Rounding Principle:	For odd shares (if any) arising when shareholders exercise their rights, in order to ensure that the number of shares issued does not exceed the expected number of shares, the number of shares received by shareholders will be rounded down to the number of units.
xiii. Transfer conditions	Shares issued to increase share capital from equity are freely transferable.
xiv. Funding	From the Company's equity according to the audited financial statements for the fiscal year 2025 (parent company report), it is expected to include:

	Source of capital (1): Surplus of the Company's share capital shown in the audited Financial Statements as of 31/03/2026: VND 843,570,507,864 Source of capital (2): The Company's undistributed profit after tax is reflected in the audited Financial Statements as of March 31, 2026: VND 423,623,463,802. The total capital to increase share capital from equity is VND 1,267,193,971,666. This capital source is greater than the total value of shares expected to be issued (calculated at par value) of VND 912,109,220,000 Order of priority when using capital sources to increase share capital from equity: capital source (1) is prioritized before capital source (2). The company will use up the capital at the higher priority level before using the capital at the next priority level.
xv. Expected release time:	The expected time in the fiscal year 2026, after the State Securities Commission notifies the Company in writing and posts on the website of the State Securities Commission about receiving full documents reporting on the issuance of shares to increase share capital from the Company's equity.
xvi. Method of handling odd shares:	Odd shares arising from rounding when distributed to existing shareholders will be canceled. Example: Shareholder A owns 123 shares, with an exercise ratio of 10:1, the number of shares that shareholders receive is 12.3 shares. According to the principle of rounding as above, the number of new shares that shareholder A receives is 12 shares. Fractional shares (0.3 shares) will be canceled

III. Authorization to the Board of Directors

The General Meeting of Shareholders unanimously authorizes the Board of Directors to perform the following tasks:

- Approve the detailed plan, supplement and complete the content of the stock issuance plan and/or amend the issuance plan when necessary to ensure the success of the issuance;

- Choose the appropriate issuance time to ensure compliance with the provisions of law;

- Decide and carry out procedures for amending and supplementing the Company's Charter to recognize the new charter capital increased from the results of issuance and promulgation of the Charter according to the new charter capital;

- Implement the necessary legal tasks and procedures to change the Enterprise Registration Certificate according to the new charter capital after the completion of the issuance;

- Select an appropriate time, perform related tasks and approve the dossier for registration of additional securities at the Vietnam Securities Depository and Clearing Corporation and register for additional listing of additionally issued shares at the Stock Exchange in accordance with the provisions of law.

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As proposed;
- BOD, BOM, SB;
- Archived.

CHAIRMAN

SĐKKD: 0200117929 - CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q. LÊ CHÂN T.P HẢI PHÒNG

DO HUU HA

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY
---o0o---
No. 02/2026/TT-BKS

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
---o0o---
Hai Phong, July 24, 2026

PROPOSAL

(Re: Proposal to select an auditor for the fiscal year 2026)

Dear Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019; Law No. 56/2024/QH15 dated 29/11/2024 and relevant documents;*
- *Pursuant to the Charter of organization and operation of Hoang Huy Investment Financial Services Joint Stock Company.*

The Supervisory Board respectfully submits to the Annual General Meeting of Shareholders in 2026 to propose the selection of an independent auditing firm to audit the Company in the fiscal year 2026 as follows:

1. Requirements for Auditing Firms

- Being an auditing organization approved to perform audits for units with public interests in the field of securities in 2026;
- It is an auditing firm with experience and reputation in auditing for listed companies.

2. Proposal of the Supervisory Board

- In order to ensure the independence and objectivity of the Audit and constantly improve the quality of audit reports, as well as ensure that the process of selecting the Auditing Firm is thorough;
- In order to select an auditing firm that meets the requirements of Hoang Huy Investment Financial Services Joint Stock Company with competitive prices.

The Supervisory Board respectfully submits to the General Meeting of Shareholders for approval: Authorizing the General Director to decide on the selection of an independent auditing firm to audit the financial statements in the fiscal year 2026. The auditing companies listed are all companies on the list of auditing organizations approved to perform audits for units with public interests in the field of securities in 2026.

1. Deloitte Vietnam Co., Ltd. (Deloitte)
2. AASC Auditing Firm Limited (AASC)
3. Ernst & Young Vietnam Co., Ltd. (E&Y)
4. PWC (Vietnam) Co., Ltd.
5. A&C Auditing & Consulting Co., Ltd.
6. KPMG CO., LTD. (KPMG)
7. Grant Thornton Co., Ltd.
8. International Auditing and Valuation Company Limited (IAV)
9. Vietnam Auditing and Valuation Company Limited (VAE)

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:
- As submitted;
- BOD, BOM, SB;
- Archived.

HEAD OF SUPERVISORY BOARD

SĐKKD:0200117929-CTCP
CÔNG TY
CỔ PHẦN
ĐẦU TƯ DỊCH VỤ
TÀI CHÍNH
HOÀNG HUY
Q.LÊ CHÂN T.P HẢI PHÒNG

VU THI HUYEN

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
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No. 05/2026/TT-HDQT	*Hai Phong, July 24, 2026*

PROPOSAL

(Re: Remuneration of the Board of Directors, Supervisory Board and Salary of the Board of Management)

To: Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019; Law No. 56/2024/QH15 dated 29/11/2024 and relevant documents;*
- *Pursuant to the Charter of Organization and Operation of Hoang Huy Investment Financial Services Joint Stock Company;*
- *Based on the requirements of the organization, operation and management of Hoang Huy Investment Financial Services Joint Stock Company.*

The Board of Directors (BOD) respectfully reports to the General Meeting of Shareholders on the remuneration of members of the Board of Directors, the Supervisory Board and the salary of the Board of Management of the Company in the fiscal year 2025 as follows:

Unit: VND

STT	Name	Position	Remuneration and income (VND/person/year)	Other benefits (VND/person/year)
I. Remuneration of the Board of Directors				
1	Do Huu Ha	Chairman of the Board of Directors	120.000.000	None
2	Nguyen Thi Ha	Member of the Board of Directors	60.000.000	None
3	Do Huu Hung	Member of the Board of Directors	60.000.000	None
4	Pham Hong Dung	Member of the Board of Directors	60.000.000	None
5	Phan Thi Phuong Thuy	Independent Member of the Board of Directors	60.000.000	None
II. Remuneration of the Control Board				
1	Vu Thi Huyen	Head of the	60.000.000	None

STT	Name	Position	Remuneration and income (VND/person/year)	Other benefits (VND/person/year)
		Supervisory Board		
2	Phan Thi Thu Huong	Member of the Supervisory Board	36.000.000	None
3	Nguyen Hoang Tung	Member of the Supervisory Board	36.000.000	None
III. Income of the Board of Management				
1	Hoang Thi Huyen	General Director	420.826.911	None
2	Do Huu Hau	Deputy General Director	925.000.000	None
3	Do Huu Hung	Deputy General Director	992.877.850	None
4	Ho Thi Xuan Hoa	Deputy General Director	150.000.000	None
5	Nguyen The Hung	Deputy General Director	150.000.000	None
6	Phung Thi Thu Huong	Chief Accountant	682.284.655	None

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the remuneration for members of the Board of Directors, the Supervisory Board and the Salary of the Board of Management in 2026. The remuneration and salary levels are as follows:

- **Board of Directors:**

Unit: VND

STT	Position	Remuneration/person/year
1	Chairman of the Board of Directors	120.000.000
2	Member of the Board of Directors	60.000.000

- **Supervisory Board:**

Unit: Copper

STT	Position	Remuneration/person/year
1	Head of the Supervisory Board	60.000.000
2	Member of the Supervisory Board (Controller)	36.000.000

- **Board of Management:** The salary of the Board of Management is based on the Labor Contract and may change according to the Company's business situation and will be reported at the Annual General Meeting of Shareholders in 2027.

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As proposed;
- BOD, BOM, SB;
- Archived.

CHAIRMAN

SĐKKD: 0200817929 - CTCP
CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
Q. LÊ CHÂN T.P HẢI PHÒNG

DO HUU HA

HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
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No. 06/2026/TT-HDQT	*Hai Phong, July 24, 2026*

REPORT

(Ex: Audited report on the use of capital raised from the public offering of shares in 2025)

To: Shareholders of Hoang Huy Investment Financial Services Joint Stock Company

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019; Law No. 56/2024/QH15 dated 29/11/2024 and relevant documents;*
- *Pursuant to the Charter of Organization and Operation of Hoang Huy Investment Financial Services Joint Stock Company.*

The Board of Directors (BOD) respectfully reports to the General Meeting of Shareholders (AGM) on the use of capital of the public offering of shares to existing shareholders in 2025 as follows:

I. Information about the offering

1. Stock name: Shares of Hoang Huy Investment Financial Services Joint Stock Company.
2. Type of securities: Common stocks.
3. Par value: 10,000 VND/share
4. Number of securities offered: 200,464,752 shares
5. Total amount mobilized: 2,004,647,520,000 VND. After deducting the remittance fee (deducted directly by the bank when transferring money to the escrow account), the total amount collected is 2,004,646,420,000 VND, of which the amount mobilized for the project (excluding other costs of the offering) is 2,004,646,420,000 VND.
6. Closing date of the offering: 25/09/2025.

II. Progress of using the proceeds from the offering

1. Capital use plan:

   The total amount expected to be collected from the offering (excluding the costs of the offering) is VND 2,004,647,520,000 which will be used by Hoang Huy Investment Financial Services Joint Stock Company to invest in projects for the purposes with the following descending order of priority:

STT	Purposes	Expected capital use amount (VND)	Expected capital use schedule
1	Investment in Hoang Huy Green River New Urban Area	1.200.000.000.000	In fiscal years 2025 and 2026, according to the actual timelines of the project
2	Investment in H2 Apartment Building	804.647.520.000	In fiscal years 2025 and

STT	Purposes	Expected capital use amount (VND)	Expected capital use schedule
	Project combined with trade and service under Hoang Huy Commerce Construction Investment Project		2026, according to the actual timelines of the project
Total		**2.004.647.520.000**	

2. Progress of using the proceeds from the offering:

    - Progress of using the proceeds from the offering from 25/09/2025 to 31/03/2026:

STT	Purposes	Expected capital use amount (VND)	Amount used (VND)	Remaining amount (VND)
1	Investment in Hoang Huy Green River New Urban Area	1.200.000.000.000	516.848.893.782	683.151.106.218
2	Investment in H2 Apartment Building Project combined with trade and service under Hoang Huy Commerce Construction Investment Project	804.647.520.000	109.253.761.385	695.393.758.615
Total		**2.004.647.520.000**	**626.102.655.167**	**1.378.544.864.833**

    - Changes in the capital use plan: None.

3. The audited report on the use of capital raised from the additional public offering of shares to existing shareholders in 2025 for the period from 25/09/2025 to 31/03/2026 is attached to the report.

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- As proposed;
- BOD, BOM, SB;
- Archived.

CHAIRMAN

SĐKKD: 0200117929-CTCP CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY Q. LÊ CHÂN T.P HẢI PHÒNG

DO HUU HA

REPORT ON THE UTILIZATION OF CAPITAL

HOANG HUY FINANCIAL SERVICES INVESTMENT JOINT STOCK COMPANY

Report on the Utilization of Capital raised from the public offering of additional shares to existing shareholders in 2025
for the period from 25/09/2025 to 31/03/2026
(audited)

CONTENTS

REPORT OF BOARD OF MANAGEMENT

The Board of Management of Hoang Huy Investment Financial Services Joint Stock Company ("the Company") presents its Report and the Report on the Utilization of Capital raised from the 2025 Additional Public Offering of Shares to Existing Shareholders for the period from 25 September 2025 to 31 March 2026 ("Report on the Utilization of Capital").

COMPANY

Hoang Huy Investment Financial Services Joint Stock Company was established and operates under Business Registration Certificate No. 0200117929 issued by the Department of Planning and Investment of Hai Phong City (now the Department of Finance of Hai Phong City) on December 25, 2007, with the twenty-first amendment registered on December 10, 2025.

The Company's head office is located at No. 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong city.

BOARD OF DIRECTOR, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

The members of the Company's Board of Directors during the period and as at the date of this report are as follows:

Mr: Do Huu Ha	Chairman
Mr: Do Huu Hung	Member of the Board of Directors
Mrs: Nguyen Thi Ha	Member of the Board of Directors
Mrs: Pham Hong Dung	Member of the Board of Directors
Mrs: Phan Thi Phuong Thuy	Independent Member of the Board of Directors

The members of the Company's Board of Management and the Chief Accountant during the reporting period and as at the date of this report are as follows:

Mrs: Hoang Thi Huyen	General Director
Mr: Do Huu Hau	Deputy General Director
Mr: Do Huu Hung	Deputy General Director
Mrs: Ho Thi Xuan Hoa	Deputy General Director
Mr: Nguyen The Hung	Deputy General Director
Mrs: Phung Thi Thu Huong	Chief Accountant

The members of the Board of Supervision during the reporting period and as at the date of this report are as follows:

Mrs: Vu Thi Huyen	Head of the Board of Suppervision
Mrs: Phan Thi Thu Huong	Member of the Supervisory
Mr: Nguyen Hoang Tung	Member of the Supervisory

LEGAL REPRESENTATIVE

The Company's legal representative during the period and up to the date of this Report on the Utilization of Capital is Mrs. Hoang Thi Huyen, General Director.

AUDITORS

AASC Auditing Firm Company Limited has audited the Company's Report on the Utilization of Capital.

STATEMENT OF THE BOARD OF MANAGEMENT'S RESPONSIBILITY FOR THE REPORT ON THE UTILIZATION OF CAPITAL

The Board of Management of the Company is responsible for the preparation of the Company's Report on the Utilization of Capital. In preparing the Report on the Utilization of Capital, the Board of Management confirms that it has complied with the following requirements:

- To establish and maintain internal control that the Board of Directors and the Board of Management determine is necessary to ensure that the Report on the Utilization of Capital is prepared and presented free from material misstatement, whether due to fraud or error;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether the applicable accounting standards have been complied with and whether there are any material departures from those standards that are required to be disclosed and explained in the Report on the Utilization of Capital reaised from the 2025 Additional Public Offering of Shares to Existing Shareholders for the period from 25 September 2025 to 31 March 2026.
- The Report on the Utilization of Capital has been prepared by the Company's Board of Management in accordance with the accounting basis described in Note III – Notes to the Report on the Utilization of Capital. The framework for preparing and presenting the report is a reasonable presentation framework designed to meet the information needs regarding shareholder capital contributions received by the Company in 2025 for the period from 25 September 2025 to 31 March 2026.

The Company's Board of Management is responsible for ensuring that proper accounting records are maintained to reflect, with reasonable accuracy at any time, the Company's Report on the Utilization of Capital and to ensure that the Report on the Utilization of Capital complies with the prevailing regulations of the State. The Board of Management is also responsible for safeguarding the Company's assets and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Board of Management is committed to ensuring that our company has fully complied with all information disclosure obligations as required by current Vietnamese law.

On behalf of Board of Management

CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY

Hoang Thi Huyen
General Director
Hai Phong, 24 June 2026

No: 250626.008/BCKH.KT7

INDEPENDENT AUDITOR'S REPORT

To: Shareholders, Board of Directors and Board of Management
Hoang Huy Investment Financial Services Joint Stock Company

We have audited the Report on the Utilization of Capital raised from the 2025 Additional Public Offering of Shares to Existing Shareholders for the period from 25 September 2025 to 31 March 2026 (the "Report on the Utilization of Capital") of Hoang Huy Investment Financial Services Joint Stock Company, from page 06 to page 13, including: the Report on the Utilization of Capital and Notes to the Report on the Utilization of Capital.

Board of Directors's Responsibilities

The Board of Management of the Company is responsible for the preparation and presentation of Report on the Utilization of Capital of the Company that give a true and fair view in accordance with The accounting policies presented in Note III - Basis for preparing the report on the use of capital are attached hereto and the statutory requirements relevant and for such internal control as management determines is necessary to enable the preparation of Report on the Utilization of Capital that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the Report on the Utilization of Capital based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with relevant ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Report on the Utilization of Capital is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on the Utilization of Capital. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Report on the Utilization of Capital, whether due to fraud or error. In making those risk assessments, the auditor considers the Company's internal control relevant to the preparation and fair presentation of the Report on the Utilization of Capital in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used by the Board of Management, as well as evaluating the overall presentation of the Report on the Utilization of Capital.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's opinion

In our opinion, the financial information presented in the Report on the Utilization of Capital raised from the 2025 Additional Public Offering of Shares to Existing Shareholders for the period from 25 September 2025 to 31 March 2026 of Hoang Huy Investment Financial Services Joint Stock Company has been prepared, in all material respects, in accordance with Note III – Basis of Preparation of the Report on the Utilization of Capital.

Basis of Accounting and Limitations on the recipients of audit reports

Without modifying our opinion, we draw attention to Note III – Notes to the Report on the Utilization of Capital, which describes the basis of preparation applied by the Company in preparing the Report on the Utilization of Capital. The Report on the Utilization of Capital has been prepared to enable the Company to comply with the reporting and disclosure requirements relating to the use of proceeds under the applicable laws and regulations of Vietnam. Accordingly, the Report on the Utilization of Capital may not be suitable for any other purpose.

AASC Auditing Firm Company Limited

Nguyen Ngoc Lan	**Nguyen Duc Trong**
Deputy General Director	Auditor
Registered Auditor	Registered Auditor
No: 1427-2023-002-1	No: 4062-2024-002-1
Hanoi, 25 June 2026	

REPORT ON THE UTILIZATION OF CAPITAL RAISED FROM THE PUBLIC OFFERING OF ADDITIONAL SHARES TO EXISTING SHAREHOLDERS IN 2025

for the period from 25/09/2025 to 31/03/2026

Securities: Shares of Hoang Huy Investment Financial Services Joint Stock Company

Dear : **State Securities Commission of Vietnam (SSC)**
Issuing organization : Hoang Huy Investment Financial Services Joint Stock Company
Head office address : No. 116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City
Telephone : (84) 225 3610 021
Email : info@hoanghuy.vn

Unit: VND

No	Purpose of issuance according to the approved plan for utilization of capital raised	Number of shares actually issued	Share issuance costs	Actual proceeds from the share issuance	Capital utilization plan approved by the General Meeting of Shareholders	Actual use of proceeds from the public offering to existing shareholders in 2025 for the period from 25/09/2025 to 31/03/2026		Notes
						Total actual use of funds	Remaining amount	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)= (4) - (6)	(9)
I	**Issuance of shares to existing shareholders**	**200,464,752**	**356,300,000**	**2,004,647,520,000**	**2,004,647,520,000**	**626,102,655,167**	**1,378,544,864,833**	
1	Investment in Hoang Huy Green River New Urban Area Project located in Hoa Dong Ward, Thuy Nguyen City, Hai Phong (new administrative address effective from 01 July 2025: Thuy Nguyen Ward, Hai Phong City) ("Hoang Huy Green River")	200,464,752	356,300,000	2,004,647,520,000	1,200,000,000,000	516,848,893,782	683,151,106,218	
2	Investment in H2 Mixed-use Residential and Commercial Service Building under the Hoang Huy Commerce Project located in Kenh Duong Ward and Vinh Niem Ward, Le Chan District, Hai Phong City (new administrative address effective from 01 July 2025: Le Chan Ward, Hai Phong City) ("Hoang Huy Commerce – H2 Building")				804,647,520,000	109,253,761,385	695,393,758,615	
	Total	**200,464,752**	**356,300,000**	**2,004,647,520,000**	**2,004,647,520,000**	**626,102,655,167**	**1,378,544,864,833**	

In practice, the actual proceeds received from the 2025 public offering of shares have been transferred by the Company to deposit account No. 397986888 opened at Saigon Thuong Tin Commercial Joint Stock Bank – Hai Phong Branch to finance the investment in the two projects mentioned above. As of 31 March 2026, the remaining balance from the share issuance proceeds was VND 83,544,864,833.

In addition, the Company has placed time deposits at domestic commercial banks to optimize idle cash, maximize the efficiency of capital utilization, and enhance benefits for the Company and its shareholders. As of 31 March 2026, the Company had term deposits at commercial banks with principal amounts derived from the share issuance proceeds totaling VND 1,295,000,000,000, including:

+ Term deposits with maturity of less than 3 months amounted to VND 670,000,000,000 with an interest rate of 4.75% per annum.

Bank	Amount
Ho Chi Minh City Development Joint Stock Commercial Bank – Hai Phong Branch	120,000,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch	260,000,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade – North Hai Phong Branch	100,000,000,000
Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	100,000,000,000
Saigon Thuong Tin Commercial Joint Stock Bank – Hai Phong Branch	90,000,000,000
Total	**670,000,000,000**

+ Term deposits with maturity from 3 to 12 months amounted to VND 625,000,000,000 with an annual interest rate ranging from 7.7% to 9.0%.

Bank	Amount
Ho Chi Minh City Development Joint Stock Commercial Bank – Hai Phong Branch	150,000,000,000
Vietnam Prosperity Joint Stock Commercial Bank – Thang Long Branch – Pham Hung Transaction Office	100,000,000,000
Vietnam Technological and Commercial Joint Stock Bank – Hai Phong Branch	120,000,000,000
Vietnam Prosperity Joint Stock Commercial Bank – To Hieu Branch – To Hieu Transaction Office	105,000,000,000
Saigon Thuong Tin Commercial Joint Stock Bank – Hai Phong Branch	150,000,000,000
Total	**625,000,000,000**

Hai Phong, 24 June 2026

Preparer	Chief Accountant	General Director
		SĐKKD: 0200117929-CTCP CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY Q. LÊ CHÂN T.P HẢI PHÒNG
Bui Thi Tra	**Phung Thi Thu Huong**	**Hoang Thi Huyen**

NOTES TO THE REPORT ON THE UTILIZATION OF CAPITAL RAISED FROM THE 2025 PUBLIC OFFERING OF ADDITIONAL SHARES TO EXISTING SHAREHOLDERS

(for the period from 25/09/2025 to 31/03/2026)

I. INTRODUCTION TO THE ISSUER

Vietnamese name	:	CÔNG TY CỔ PHẦN ĐẦU TƯ DỊCH VỤ TÀI CHÍNH HOÀNG HUY
English name	:	HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY
Trading name	:	TCH
Abbreviated name	:	TCH
Head office	:	No. 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong city
Telephone	:	(84) 225 3610 021
Website	:	www.hoanghuy.vn
Charter capital:	:	VND 9,121,092,240,000, equivalent to 912,109,224 shares (par value of VND 10,000 per share).
Enterprise Registration Certificate:	:	No. 0200117929, first issued by the Department of Planning and Investment of Hai Phong City (now the Department of Finance of Hai Phong City) on 25 December 2007, with the 21st amendment registered on 10 December 2025.

Business activities:

- Wholesale of automobiles and other motor vehicles (excluding auction activities);
- Automobile and other motor vehicle dealerships (excluding auction activities);
- Sale of spare parts and accessories for automobiles and other motor vehicles (excluding auction activities);
- Maintenance and repair of automobiles and other motor vehicles;
- Manufacturing of spare parts and accessories for automobiles and other motor vehicles;
- Construction of residential buildings;
- Construction of non-residential buildings
- Completion of construction works;
- Real estate business and land use rights owned, used, or leased by the enterprise;
  Detail: Leasing houses and construction works for sublease; for land leased by the State, the enterprise is permitted to invest in constructing residential buildings for lease; investing in constructing houses and construction works other than residential buildings for sale, lease, or lease-purchase; acquiring all or part of real estate projects from project developers to construct houses and construction works for sale, lease, or lease-purchase; for land allocated by the State, the enterprise is permitted to invest in constructing residential buildings for sale, lease, or lease-purchase.

II. GENERAL INFORMATION ON THE 2025 CORPORATE SHARE OFFERING

1. Legal basis

- Certificate of Enterprise Registration No. 0200117929, first issued on 25 December 2007, and amendments from the 1st to the 20th under the same number dated 29 September 2025;
- Submission No. 03/2025/TT-HĐQT dated 16 April 2025 of the Board of Directors regarding the plan for the additional public offering of shares to existing shareholders, with an expected offering volume of 200,464,752 shares at an offering price of VND 10,000 per share;
- Resolution No. 01/2025/NQ-ĐHĐCĐ and Minutes No. 01/2025/BB-DHDCD dated 09 May 2025 of the Extraordinary General Meeting of Shareholders (First Meeting in fiscal year 2025) of Hoang Huy Investment Financial Services Joint Stock Company, approving Submission No. 03/2025/TT-HĐQT dated 16 April 2025 of the Board of Directors regarding the plan for the additional public offering of shares to existing shareholders, with 96.54% of voting shares in favor;
- Confirmation of escrow account opening issued by Saigon Thuong Tin Commercial Joint Stock Bank – Hai Phong Branch dated 19 June 2025;
- Resolution No. 07/2025/NQ-HĐQT dated 23 June 2025 of the Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company approving the implementation of the plan for the additional public offering of shares to existing shareholders in 2025 and the plan for utilization of proceeds from the offering;
- Resolution No. 08/2025/NQ-HĐQT dated 23 June 2025 of the Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company approving the offering registration dossier for the additional public offering of shares to existing shareholders in 2025;
- Certificate of Public Offering Registration of Additional Shares No. 260/GCN-UBCK dated 05 August 2025;
- Prospectus of Hoang Huy Investment Financial Services Joint Stock Company for the public offering of additional shares;
- Notification No. 47/2025/TCH-CV dated 06 August 2025 regarding the public offering of shares;
- Resolution No. 10/2025/NQ-HĐQT dated 24 September 2025 of the Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company on approving the handling of fractional shares and unsubscribed shares arising from the 2025 public offering of additional shares to existing shareholders;
- Resolution No. 11/2025/NQ-HĐQT dated 25 September 2025 of the Board of Directors of Hoang Huy Investment Financial Services Joint Stock Company on approving the results of the 2025 public offering of additional shares;
- Report No. 60/2025/TCH-CV dated 25 September 2025 of Hoang Huy Investment Financial Services Joint Stock Company on the results of the public offering of additional shares;
- Official Letter No. 5699/UBCK-QLCB dated 26 September 2025 of the State Securities Commission of Vietnam acknowledging receipt of the report on the results of the public offering of additional shares of TCH;
- Bank balance confirmations and bank statements as of 31 March 2026;
- Related payment documents and supporting records for contractors;
- And other relevant documents and records.

2. General Information on the 2025 Share Issuance

2.1 Offering plan

- Expected number of shares to be issued: 200,464,752 shares;
- Offering price: VND 10,000 per share;
- Exercise ratio: 10:3 (as of the record date, shareholders holding 10 existing shares will be entitled to 10 rights, and 10 rights will allow the purchase of 03 new shares);
- Rounding method, treatment of fractional shares, and handling of unsubscribed shares (see Note 2.1.1 and 2.1.2 for details).

2.1.1 Rounding principle

The number of additional shares offered to existing shareholders shall be rounded down to the nearest whole share. Any fractional shares (if any) will be aggregated and handled as fractional shares and unsubscribed shares as set out in the plan for the handling of fractional shares and unsubscribed shares.

2.1.2 Plan for handling fractional shares and unsubscribed shares (if any)

- Fractional shares and unsubscribed shares include:
  + Fractional shares arising from rounding down to the nearest whole share;
  + Shares not subscribed for by existing shareholders;
  + The difference between the expected number of shares to be offered (200,464,752 shares) and the actual number of shares allocated under the exercise ratio.

- Handling of fractional shares and unsubscribed shares (if any):
  + All fractional shares and unsubscribed shares shall be offered by the Board of Directors to other investors at the offering price of VND 10,000 per share, which is the same price as offered to existing shareholders, in order to ensure that the entire number of shares offered is fully subscribed.
  + Pursuant to the authorization of the General Meeting of Shareholders, the Board of Directors shall establish the criteria for selecting investors to whom the unsubscribed shares will be offered as follows:
    • Domestic investors who express interest, willingness, and sufficient financial capacity to invest in TCH shares;
    • Investors whose business activities do not have any adverse impact on the interests of TCH.
  + The allocation of fractional shares and unsubscribed shares to existing shareholders or external investors shall satisfy the following conditions:
    • Compliance with Article 195 of the Law on Enterprises No. 59/2020/QH14: "A subsidiary shall not invest in or contribute capital to its parent company. Subsidiaries of the same parent company shall not simultaneously contribute capital or purchase shares to engage in cross-ownership."
    • Ensuring compliance with applicable legal regulations relating to the handling of shares not subscribed for, not paid for by investors, and fractional shares.
  + Fractional shares and unsubscribed shares offered to existing shareholders or external investors (if any) shall be subject to a transfer restriction of 01 year from the completion date of the offering.
  + In case the distribution period expires in accordance with applicable law (including any extension, if applicable), and there remain unsubscribed shares, such remaining shares shall be cancelled, and the Board of Directors is authorized to decide on the termination of the offering and report the issuance results to the competent State authority.

2.1.3 Regulations on transfer of subscription rights

- Shareholders whose names are included in the list of shareholders at the record date for allocation of subscription rights are entitled to transfer their subscription rights to other persons, however, such rights may only be transferred once (01 time) within the prescribed period. The transferee of subscription rights shall not be allowed to further transfer such rights to a third party. The transfer price and payment terms shall be mutually agreed between the transferor and the transferee.
- Subscription rights may be split and transferred to multiple investors in accordance with agreements between the parties.
- Transfer restrictions: The offered shares are freely transferable (except as provided in the section on the plan for handling fractional shares and unsubscribed shares). Shareholders subject to transfer restrictions are still entitled to receive subscription rights, and shares purchased through such rights shall not be subject to transfer restrictions.

2.1.4 Expected offering period

The offering is expected to be conducted in 2025, after the Company has obtained the Certificate of Public Offering Registration issued by the State Securities Commission of Vietnam. The Company will carry out information disclosure and distribute the shares in accordance with applicable laws and regulations.

2.1.5 Purpose of the offering

The proceeds from the additional public offering shall be used as follows:
- Investment in the Hoang Huy Green River New Urban Area Project located in Hoa Dong Ward, Thuy Nguyen City, Hai Phong (new administrative address effective from 01 July 2025: Thuy Nguyen Ward, Hai Phong City) ("Hoang Huy Green River");
- Investment in the mixed-use residential and commercial building H2 under the Hoang Huy Commerce development project located in Kenh Duong Ward and Vinh Niem Ward, Le Chan District, Hai Phong City (new administrative address effective from 01 July 2025: Le Chan Ward, Hai Phong City) ("Hoang Huy Commerce – H2 Building").

2.2 Results of the share offering

Results of subscription rights exercise for the 2025 additional public offering to existing shareholders (implementation period from 21 August 2025 to 29 September 2025) are as follows:
- Total number of shares offered: 200,464,752 shares;
- Number of shares registered for purchase and paid for by existing shareholders: 198,445,347 shares;
- Fractional shares and unsubscribed shares: 2,019,405 shares.

2.2.1 Handling of fractional shares and unsubscribed shares from the 2025 additional public offering to existing shareholders

- Pursuant to the plan for handling fractional shares and unsubscribed shares approved by the General Meeting of Shareholders under Resolution No. 01/2025/NQ-ĐHĐCĐ and Minutes No. 01/2025/BB-ĐHĐCĐ dated 09 May 2025, the Board of Directors issued Resolution No. 10/2025/NQ-HĐQT approving the handling of fractional shares and unsubscribed shares from the 2025 additional public offering to existing shareholders as follows:
  + Number of fractional shares and unsubscribed shares: 2,019,405 shares
  + Offering price: VND 10,000 per share
  + Allocation of fractional shares and unsubscribed shares:
    • Investor selection criteria: Investors must satisfy the following conditions:
      i) Domestic investors expressing interest, willingness, and sufficient financial capacity to invest in TCH shares;
      ii) Investors whose business activities do not adversely affect the interests of TCH.
    • List of investors allocated fractional shares and unsubscribed shares:
    • Details of investors and the number of shares allocated to each investor are presented in the Appendix attached to this Resolution.
  + The list of investors receiving fractional shares and unsubscribed shares of the 2025 additional public offering does not fall under the cases specified in Clause 3, Article 42 of Decree No. 155/2020/ND-CP dated 31 December 2020.
- Transfer restriction: Shares allocated from fractional shares and unsubscribed shares shall be subject to a 01-year transfer restriction from the completion date of the offering.
- Subscription and payment period: From 24 September 2025 to 25 September 2025.
- Number of shares actually allocated: 2,019,405 shares.

2.2.2 Summary of the share offering results

- Total number of shares offered to the public: 200,464,752 shares.
- Total number of shares successfully issued: 200,464,752 shares.
- Offering closing date: 25 September 2025.

2.3 Proceeds from the share issuance

Pursuant to Report No. 60/2025/TCH-CV dated 25 September 2025 of Hoang Huy Investment Financial Services Joint Stock Company on the results of the additional public offering of shares, and Official Letter No. 5699/UBCK-QLCB dated 26 September 2025 of the State Securities Commission of Vietnam acknowledging receipt of the report on the results of the additional public offering of shares of the Company:

- Total proceeds from the 2025 public offering of shares amounted to: VND 2,004,647,520,000 (in words: Two trillion, four billion, six hundred forty-seven million, five hundred twenty thousand dong).
- Total issuance-related costs, recorded as a reduction of share premium (settled from the Company's other funding sources), amounted to: VND 356,300,000.

3. Plan for utilization of capital under the offering plan

3.1 The plan for utilization of capital under the offering plan is detailed in the following documents:

- Resolution of the Extraordinary General Meeting of Shareholders for the first time in 2025 No. 01/2025/NQ-ĐHĐCĐ and Minutes No. 01/2025/BB-ĐHĐCĐ dated 09 May 2025;
- Minutes of the Board of Directors meeting No. 07/2025/BB-HĐQT dated 23 June 2025 and Resolution No. 07/2025/NQ-HĐQT dated 23 June 2025;
- Other legal documents as detailed in Section 1 "Legal Basis."

3.2 Plan for utilization of capital under the offering plan

Pursuant to Resolution of the Extraordinary General Meeting of Shareholders No. 01/2025/NQ-ĐHĐCĐ dated 09 May 2025, the Board of Directors issued Resolution No. 07/2025/NQ-HĐQT dated 23 June 2025 approving the implementation of the plan for the additional public offering of shares to existing shareholders in 2025 and the plan for utilization of proceeds from the offering.

Under Resolution No. 07/2025/NQ-HĐQT dated 23 June 2025, the Company will issue 200,464,752 common shares to existing shareholders. The total expected proceeds from the 2025 public offering amount to VND 2,004,647,520,000. The proceeds will be used to invest in the Company's projects as follows:

Purpose	Expected use of capital (VND)	Expected implementation schedule
Proceeds from the issuance of shares to existing shareholders	**2,004,647,520,000**	
Investment in the Hoang Huy Green River New Urban Area Project located in Hoa Dong Ward, Thuy Nguyen City, Hai Phong (new administrative address effective from 01 July 2025: Thuy Nguyen Ward, Hai Phong City) ("Hoang Huy Green River")	1,200,000,000,000	During fiscal years 2025 and 2026, in accordance with the actual project implementation milestones
Investment in the mixed-use residential and commercial service building H2 under the Hoang Huy Commerce development project located in Kenh Duong Ward and Vinh Niem Ward, Le Chan District, Hai Phong City (new administrative address effective from 01 July 2025: Le Chan Ward, Hai Phong City) ("Hoang Huy Commerce – H2 Building")	804,647,520,000	
Total	**2,004,647,520,000**	

3.3 Changes, adjustments (if any), and reasons for such adjustments: None.

III. BASIS FOR PREPARATION OF THE REPORT ON THE UTILIZATION OF CAPITAL

1. Purpose of the report

The Report on the Utilization of Capital raised from the additional public offering of shares to existing shareholders in 2025 for the period from 25 September 2025 to 31 March 2026, with the listed share value (at par value) of VND 2,004,647,520,000, is prepared in accordance with Resolution of the Extraordinary General Meeting of Shareholders for the first time in 2025.

This Report is prepared to enable the Company to comply with the requirements of Decree No. 155/2020/ND-CP dated 31 December 2020 and Decree No. 245/2025/ND-CP dated 11 September 2025 amending Decree No. 155/2020/ND-CP, as well as relevant regulations of the State Securities Commission of Vietnam. Accordingly, this Report may not be suitable for any other purposes.

2. Basis for preparation of the Report on the Utilization of Capital

This Report on the Utilization of Capital is prepared based on the actual proceeds received by the Company from the 2025 public offering of shares for the period from 25 September 2025 to 31 March 2026, and the actual amounts used by the Company for its activities in accordance with Resolution of the Extraordinary General Meeting of Shareholders No. 01/2025/NQ-ĐHĐCĐ dated 09 May 2025 and Resolution of the Board of Directors No. 07/2025/NQ-HĐQT dated 23 June 2025 approving the implementation of the plan for the additional public offering of shares to existing shareholders in 2025.

3. Functional currency

The Report on the Utilization of Capital is presented in Vietnamese Dong (VND).

IV. EVENTS OCCURRING AFTER THE REPORTING DATE

There were no material events arising after 31 March 2026 that require adjustment or disclosure in this Report on the Utilization of Capital.

Hai Phong, 24 June 2026

Preparer	Chief Accountant	General Director
Bui Thi Tra	Phung Thi Thu Huong	Hoang Thi Huyen