

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

DRAFT

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:

| ST T | 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/individual | 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

Do Huu Ha