

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**