

**DRAFT**

**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

<b>Consolidated indicators</b>	<b>Implementat ion 2025</b>	<b>Plan 2025</b>	<b>%TH 2025/ FY 2025</b>
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

<b>Consolidated indicators</b>	<b>KH2026</b>
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**

**HOANG THI HUYEN**