HOANG HUY INVESTMENT FINANCIAL SERVICES JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
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Hai Phong, July 24, 2025

DRAFT

REPORT
BUSINESS RESULTS FOR FISCAL YEAR 2024 AND BUSINESS PLAN FOR FISCAL YEAR 2025

Dear Shareholders, 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 on the results achieved in the fiscal year 2024 and the business plan for the fiscal year 2025 of Hoang Huy Investment Financial Services Joint Stock Company (TCH) as follows:

I. Results of production and business activities in the fiscal year 2024

In the fiscal year 2024, thanks to the close direction and support of the Board of Directors, the Board of Management directs and operates the Company's business areas, still achieving remarkable results.

2024 will see 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 enterprises, including TCH.

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

At the end of the fiscal year 2024, the Company recorded total consolidated sales and service revenue of VND 4,667 billion; consolidated profit after tax reached VND 1,121 billion. Regarding the implementation of the business plan, the total consolidated sales and service revenue reached 186.68% of the planned target, and the consolidated profit after tax reached 140.19% compared to the planned figure in 2024.

Indicators of consolidated business results for the fiscal year 2024

Unit: billion VND

Consolidated indicators	Implementation 2024	Plan 2024	% Implementation 2024 / Plan 2024
Net revenue from sales and provision of services	4.667	2.500	186,68%
Profit after tax	1.121	800	140,19%

II. Orientation and plan for business activities in 2025

Currently, in addition to the car business, the Company is concentrating resources to invest in a series of real estate projects in Hai Phong.

The company determines that 2025 is the year when there are still many difficulties and challenges for the economy in general. The company will simultaneously maintain commercial business activities, car distribution and investment management in the real estate business. The real estate projects the Company is investing in are large-scale. Within the next 3-5 years, the project products will be implemented and handed over one after another, so it will maintain profits for the company.

1. Specific task orientation in 2025

- Actively closely manage the Company's activities in 2025, ensuring the completion of the set production and business targets. Implement the regime of reporting to the Board of Directors on monthly activities to make appropriate decisions in a timely manner.
- Develop solutions to implement the business plan to achieve the 2025 goals, specifically:
  - Promote the Company's competitiveness in the market with advantages in terms of product quality, technology level and competitive price.
  - Be proactive in the face of market demand by expanding research on consumer markets, needs and tastes.

2. Targets of the Company's 2025 business plan

The Board of Management of the Company develops a business plan for 2025 on the basis of careful calculation of macroeconomic fluctuations and industries.

In 2025, 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 accounted for, which will bring greater profits.

Unit: billion VND

Consolidated indicators	Plan 2025
Net revenue from sales and provision of services	5.000
Profit after tax	1.700
Dividend Ratio (*)	10%

Note: The accounting year is from April 1 of the year to March 31 of the following year.

(*) The above dividend plan for 2025 is expected and based on the actual business results at the end of the year, the Company will submit to shareholders for approval the dividend rate and specific form of payment.

In the coming time, the domestic and foreign economy still has many challenges, but the Board of Management and all employees of the company will be determined to best implement the goals set out and look forward to receiving the consensus and help of the entire Board of Management, of all shareholders.

Above is the report of the Board of Management on business results in 2024 and business plan in 2025.

Thank you very much./.

GENERAL DIRECTOR

HOANG THI HUYEN