



INTRESCO

CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM. ĐT: 38230256 - Fax: 38293764 - www.intresco.com.vn

Số: 76 /ĐTKDN-CV

TP. HCM, ngày 29 tháng 04 năm 2025

CÔNG BỐ THÔNG TIN ĐỊNH KỲ

PERIODICAL INFORMATION DISCLOSURE

Kính gửi: - Ủy Ban Chứng Khoán Nhà Nước
- Sở Giao Dịch Chứng Khoán Tp.HCM
- Quý cổ đông công ty

To: *Hochiminh Stock Exchange*

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Đầu tư - Kinh doanh Nhà
- Mã chứng khoán / *Stock code*: ITC
 - Địa chỉ/*Address*: 18 Nguyễn Bình Khiêm – P.Đakao -Quận 1 - TP. HCM
 - Điện thoại/ *Tel*: 08.3823 0256 – 3.9102 889
 - E-mail: itc-info@intresco.com.vn

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

Biên bản họp và Nghị quyết Đại hội đồng cổ đông thường niên 2025

Minute and Decision of the 2025 Annual General Meeting of Shareholders

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/04/2025 tại đường link: www.intresco.com.vn.

This information was published on the company's website on April 29, 2025 as in the link www.intresco.com.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.

Trân trọng/ Best Regards.

Nơi nhận:

- Như trên
- Lưu HĐQT, văn thư

CTY CP ĐẦU TƯ – KD NHÀ

Người phụ trách công bố thông tin



ĐOÀN HỮU CHÍ

**MINUTE****OF 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
OF INVESTMENT AND TRADING OF REAL ESTATE JSC**

The meeting was held at 8.35 AM on April 29, 2025 at the hall of the Company at 18 Nguyễn Bình Khiêm Street, Đakao Ward, District.1, HCM City.

The Congress participants include:

- The Shareholders.
- The Company's Board of Directors, Supervisory Board.
- The Company's Management staff.

A- GENERAL MEETING AGENDA**I. To make the report on eligible shareholder's verification and conduct the opening ceremony**

Mr. Ông Huỳnh Minh Nghĩa announced the meeting and reports the number of shareholders attending the 2025 Annual General Meeting of Shareholders as follows:

As at 8:35 AM, the total shareholders attending the Meeting both by themselves and by proxies are 19 which were calculated as 58.107.214 shares/ 95.935.049 shares with voting rights (440,360 treasury shares without voting rights) and represents for 60,57% of total number of shares with voting rights.

Base on Article 145 of 2020 Enterprise Law and Article 19 of the Company's Charter, Company declared that the 2025 Annual General Meeting of Shareholders of Investment and Trading of Real Estate Joint Stock Company is eligible to proceed in accordance with the law.

II. Elect the Presidium, Secretariat, vote counting Board and approve the meeting agenda**2.1. The Presidium members, Secretariat members and members of vote counting board**

Mr. Huỳnh Minh Nghĩa introduced "The Presidium members, Secretariat members and members of vote counting board" as follow:

a) The Presidium members

- | | |
|------------------------------|------------------------------|
| - Mr. Nguyễn Mạnh | - Chairman of BOD |
| - Mr. Trương Minh Thuận | - Vice Chairman of BOD – CEO |
| - Mr. Trần Hữu Khánh | - Member of BOD |
| - Mrs. Nguyễn Thị Xuân Trang | - Member of BOD |

The General Meeting adopted the list with the following results:

+ Total No. of shares with voting rights:	58.107.214 shares	
- Agreed	: 58.107.214 shares	– rate: 100 %
- Dis-agreed	: 0 shares	– rate: 0 %

- Abstention : 0 shares – rate: 0 %

b) The Secretariat members

- Mrs. Nguyễn Thị Nguyên - Investment Manager
- Ms. Nguyễn Thị Kim Hương - Deputy Head of Sales Department

The General Meeting adopted the list with the following results:

+ Total No. of shares with voting rights: 58.107.214 shares

- Agreed : 58.107.214 shares – rate: 100 %
- Dis-agreed : 0 shares – rate: 0 %
- Abstention : 0 shares – rate: 0 %

c) Eligible shareholder's verification Board, Vote Counting Board

- Mr. Huỳnh Minh Nghĩa - Human Resource Manager - Head of board
- Mr. Trần Hữu Khánh - Independent Board Member
- Mr. Phạm Đức Thành - Technical Manager
- Mr. Nguyễn Khắc Việt - Deputy Head of Accounting Dept
- Ms. Lê Ngọc Điều - Deputy Head of Plan and Investment Dept
- Mrs. Hứa Ngọc Thắm - Deputy Head of Licensing Team
- Mr. Trần Quốc Việt - Shareholder

The General Meeting adopted the list with the following results:

+ Total No. of shares with voting rights: 58.107.214 shares

- Agreed : 58.107.214 shares – rate: 100 %
- Dis-agreed : 0 shares – rate: 0 %
- Abstention : 0 shares – rate: 0 %

2.2. Working regulations at the General Meeting

Mr. Trần Hữu Khánh presents “*Working regulations at the General Meeting*”.

The General Meeting adopted it with the following results:

+ Total No. of shares with voting rights: 58.107.214 shares

- Agreed : 58.106.784 shares – rate: 100 %
- Dis-agreed : 0 shares – rate: 0 %
- Abstention : 430 shares – rate: 0 %

2.3. The General Meeting Agenda

Mr. Trần Hữu Khánh presents “*The General Meeting Agenda*”.

The General Meeting adopted it with the following results:

+ Total No. of shares with voting rights: 58.107.214 shares

- Agreed : 58.106.784 shares – rate: 100 %
- Dis-agreed : 0 shares – rate: 0 %
- Abstention : 430 shares – rate: 0 %

B – THE GENERAL MEETING CONTENTS

I. Reports

1.1. Report of Board of Director about activities in 2024 and activity plan in 2025

Mr. Nguyễn Mạnh – Chairman of Board of Director (BOD) – reported the Board of Directors' evaluating the Company's orientation and management in 2024 and operating direction in 2025 (*handout provided*).

1.2. Report of General Director about Business performance in 2024 and business plan in 2025

Mr. Đoàn Hữu Chí – Deputy General Director – on behalf of the Board of Management, reported the Company's production and business activities in 2024 and the production and business plan in 2025.

Some main results as follow:

**** Production and business result in 2024***

- Revenue : 606,88 billion VND – 98.68% of the plan
- Profits after tax : 32.92 billion VND – 47,02% of the plan.

**** Production and business plan in 2025***

- Revenue : 640,77 billion VND.
- Profits after tax : 36,10 billion VND.

1.3. Report the activities of Supervisory Board in 2024 and direction of activities in 2025

Mrs. Phan Thị Hồng Liên – Head of Supervisory Board – reported the activities of Supervisory Board in 2024 and direction of activities in 2025 (*handout provided*).

1.4. Report the audited financial statements in 2024

Mrs. Phan Thị Hồng Liên – Head of Supervisory Board – reported the audited financial statements in 2024 which were audited by Chuan Viet Auditing and Consulting Company Limited (*handout provided*).

1.5. Report of independent Board members

Mrs. Nguyễn Thị Xuân Trang – reported the activities of independent Board members (*handout provided*).

1.6. Report of internal audit committee

Mrs. Nguyễn Thị Xuân Trang – Head of internal audit committee – reported the activities of internal audit committee (*handout provided*).

II. Proposals

Mr. Trần Hữu Khánh – Member of BOD – reported proposals to 2025 AGM as follow:

2.1. Approval of audited consolidated 2024 Financial Statements

Implement to the Resolution of the 2024 Annual General Meeting of Shareholders (AGM), the Board of Directors of the Company has selected Chuan Viet Auditing and Consulting Company Limited - VIETVALUES as the audit company of the 2024

Financial Statements. They have been disclosed according to stipulation of the law and published on Company's website.

2.2. Distribution plan of 2024's profit

The profit after tax of 2024 is: 32.915.996.471 VND. The Board of Directors respectfully submits to the AGM for distribution plan of 2024's profit as below:

- + Remuneration of BOD and BOS (1,5% profit after tax): 493.739.947 VND
- + Welfare and Reward Fund for employees (2% profit after tax): 658.319.929 VND
- + Remaining undistributed profit : 31.763.936.595 VND

The remaining undistributed profit up to December 31, 2024 after setting aside funds will be retained for the Company's business investment activities.

2.3. Remuneration for the BOD members and the SB members

1. Remuneration for the BOD members and the SB members in 2024:

- Profit after tax: 32.915.996.471 VND
- The remuneration of the BOD and the SB: $32.915.996.471 \text{ VND} \times 1,5\% = 493.739.947 \text{ VND}$.

2. Remuneration payment plan for the BOD members and the SB members in 2025:

- Proposing remuneration for the Board of Directors and Board of Supervisors is 105.000.000 VND per month.

2.4. Selecting an auditing company to audit financial statements in 2025

Respectfully submit to the AGM to authorize the Company's BOD to select on selecting an auditing company according to the following list to audit the 2025 financial statements in accordance with the actual conditions of the Company:

1. Ernst & Young Vietnam Co. Ltd
2. PwC Vietnam Co. Ltd
3. Chuan Viet Auditing and Consulting Co. Ltd
4. Southern Accounting & Auditing Financial Consulting Services Co. Ltd

2.5. Approval of business and production plan in 2025

The Board of Directors respectfully submits to the AGM for consideration and approval of the 2025 business and investment plan as below:

No	Criteria	Plan in 2025 (million VND)
I	TOTAL NET REVENUE	640.770
1	Real estate	28.000
2	Construction	200.000
3	Real estate rental and others	77.770

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4	Hotel services	335.000
II	PROFIT AFTER TAX	36.100

2.6. Revise and supplement the contents of the Company's Organization and Operation Charter

Pursuant to 2020 Law on Enterprises and Circular 116/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance, Company proposes to supplement and revise some contents of the Company's Charter in accordance with current Laws and documents (*handout provided*).

III. Discussion and Vote

Option 1: Code 12

- Basically agree with the reports and the proposals. Reviewing the financial statements, I see that the inventory is too large and maintained every year, and that is waste. The government has taken steps to resolve the problems. I suggest that the company's leaders share more specific solutions with shareholders when there are directions to resolve the problems.
 - ⇒ *Inventory mainly in projects: Sabinco about 500 billion VND, Long Thoi (Nha Be) about 500 billion VND, Nhon Trach about 279 billion VND. Some of the company's projects are being dismantled, hopefully they will be put into business soon.*
- There is no real estate revenue in the plan yet, the company is considering including revenue in the report, and the dividend level
 - ⇒ *Revenue is recorded after completing the handover of the house to the customer, so even though the company sales the products, revenue has not been recorded yet.*

Option 2: Code 4096

- Do state-owned shareholders know about the company's related transactions?
 - ⇒ *All transactions of the company are carried out in accordance with regulations and to serve the company's operations*

Option 3: Code 2434

- Business situation of Block D1 (project Terra Flora) and other blocks
 - ⇒ *Block D1 is in business, 21 units are available for sale. Block D2 has completed the rough construction. Other blocks are carrying out legal procedures*
- Is the inventory of the Long Thoi project (Nha Be) part of phase 2? Is the remaining 8,000 m2 of uncompensated land the only problem of the project?
 - ⇒ *Phase 2 of the project is about 10.4 ha, the company has compensated most of it, about 8,000m2 has not been compensated due to problems in the negotiation process with the landowner, the company is considering resolving it.*

Option 4: Code 3978

- How far has Project 6A been implemented? Has it been revoked? What is the expected progress?
- I carefully reviewed the company's records and found that the management board had no irregularities and the company should not sue the customer. We should discuss and share related issues.

⇒ *The Government Inspectorate recommended revoking the project according to Document No. 145/BC-TTCP dated January 19, 2021*

Option 5: Code 303

- The company also faces many difficulties due to the impact of the market. In this case, shareholders also accompany the company to overcome this period. I have an opinion that if you can explain, you should explain on the spot, if not, you should make an appointment to answer later.

Option 6: Code 170

- As a long-time participant in the company, both a shareholder and a customer. I agree with the idea that we should be calm to share and sympathize. I also appreciate the quickness of the Board of Directors and the Executive Board in switching to another industry to share the risks.

Mr. Nguyễn Mạnh – Chairman: *Due to the impact from previous years, the company is still facing difficulties, so business results have not achieved the desired results and dividends have not been paid. We hope that shareholders will accompany the company to overcome this period.*

*** Mr. Nguyễn Mạnh guided the General Meeting to adopt the contents reported in the meeting with the following:**

THE RESULTS OF THE VOTE COUNT

3.1. Adopting the report of Board of Director about activities in 2024 and activity plan in 2025:

+ Total No. of shares with voting rights:	61.379.206	shares
- Agreed	: 61.378.776	shares – rate: 100 %
- Dis-agreed	: 430	shares – rate: 0 %
- Abstention	:	shares – rate: 0 %

3.2. Adopting the report of General Director about Business performance in 2024 and business plan in 2025

+ Total No. of shares with voting rights:	61.379.206	shares
- Agreed	: 61.378.776	shares – rate: 100 %
- Dis-agreed	: 430	shares – rate: 0 %
- Abstention	:	0 shares – rate: 0 %

3.3. Adopting the report the activities of Supervisory Board in 2011 and direction of activities in 2025:

- + Total No. of shares with voting rights: 61.379.206 shares
- Agreed : 61.378.776 shares – rate: 100 %
- Dis-agreed : 430 shares – rate: 0 %
- Abstention : 0 shares – rate: 0 %

3.4. Adopting the audited financial statements in 2024

- + Total No. of shares with voting rights: 61.379.206 shares
- Agreed : 61.378.776 shares – rate: 100 %
- Dis-agreed : 430 shares – rate: 0 %
- Abstention : 0 shares – rate: 0 %

3.5. Adopting the distribution plan of 2024's profit:

- + Total No. of shares with voting rights: 61.379.206 shares
- Agreed : 45.779.086 shares – rate: 74,58 %
- Dis-agreed : 15.600.120 shares – rate: 25,42 %
- Abstention : 0 shares – rate: 0 %

3.6. Adopting the remuneration for the BOD members and the SB members

- + Total No. of shares with voting rights: 61.379.206 shares
- Agreed : 61.340.937 shares – rate: 99,94 %
- Dis-agreed : 5.430 shares – rate: 0,01 %
- Abstention : 32.839 shares – rate: 0,05 %

3.7. Adopting the selecting an auditing company to audit financial statements in 2025:

- + Total No. of shares with voting rights: 61.379.206 shares
- Agreed : 61.378.776 shares – rate: 100 %
- Dis-agreed : 430 shares – rate: 0 %
- Abstention : 0 shares – rate: 0 %

3.8. Adopting the business and production plan in 2025:

- + Total No. of shares with voting rights: 61.379.206 shares
- Agreed : 61.378.776 shares – rate: 100 %
- Dis-agreed : 430 shares – rate: 0 %
- Abstention : 0 shares – rate: 0 %

3.9. Adopting revision and supplement the Company's Organization and Operation Charter:

- + Total No. of shares with voting rights: 61.379.206 shares
- Agreed : 58.451.408 shares – rate: 95,23%
- Dis-agreed : 430 shares – rate: 0 %
- Abstention : 2.927.368 shares – rate: 4,77 %

C- CLOSING OF THE MEETING

Mr. Trần Hữu Khánh – The BOD member presented the Minutes and Resolution of 2025 Annual General Meeting of Shareholders.

The Meeting adopted the Minutes and Resolution of 2025 AGM as follow:


+ Total No. of shares with voting rights: 61.379.206 shares

- Agreed	: 61.378.776 shares	– rate: 100 %
- Dis-agreed	: 430 shares	– rate: 0 %
- Abstention	: 0 shares	– rate: 0 %

Mr. Huỳnh Minh Nghĩa declared the Meeting closed.

Intresco's 2025 Annual General Meeting of Shareholder ended at 12: 00 pm on the same day.

SERECTORY BOARD



Nguyễn Thị Nguyên



Nguyễn Thị Kim Hương

PRESIDIUM



Nguyễn Mạnh



**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ****INVESTMENT AND TRADING OF REAL ESTATE JSC**

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM. ĐT: 38230256 - Fax: 38293764 - www.intresco.com.vn

No: 01/NQ-DHĐCĐ

Hochiminh City, April 29, 2025

RESOLUTION**OF 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
OF INVESTMENT AND TRADING OF REAL ESTATE JSC**

- Pursuant to 2020 Law on Enterprises;
- Pursuant to Securities Law No. 54/2019/QH14
- Pursuant to the Charter of Investment and Trading of Real Estate Jsc;
- Pursuant to the Minute of 2025 Annual General Meeting of Shareholders of Investment and Trading of Real Estate JSC on April 29, 2025.

HEREBY RESOLVED**Article 1. To approve the report of Board of Director about activities in 2024 and activity plan in 2025**

The 2025 Annual General Meeting of Shareholders approved the Board of Directors' report on the orientation, administration and evaluation of the Company's production and business in 2024 and the direction of operations in 2025 with a voting rate of 100%.

Article 2. To approve the report of General Director about Business performance in 2024 and production & business plan in 2025

The 2025 Annual General Meeting of Shareholders approved the Board of Management's report on the results of production and business in 2024 and the production and business plan in 2025 with a voting rate of 100%.

**** Production and business result in 2024***

- Revenue : 606,88 billion VND – 98.68% of the plan
- Profits after tax : 32.92 billion VND – 47,02% of the plan.

**** Production and business plan in 2025***

- Revenue : 640,77 billion VND.
- Profits after tax : 36,10 billion VND.

Article 3. To approve the report of the Board of Supervisors

The 2025 Annual General Meeting of Shareholders approved the report of the Board of Supervisors on inspection and supervision activities in 2024 and direction of activities in 2025 with a voting rate of 100%.

Article 4. To approve the 2024 audited financial statements

The 2025 Annual General Meeting of Shareholders approved the 2024 audited financial statements with a voting rate of 100%.



Article 5. To approve the distribution plan of 2024's profit

The profit after tax of 2024 is 32.915.996.471 VND

- + Remuneration of BOD and BOS (1,5% profit after tax): 493.739.947 VND
- + Welfare and Reward Fund for employees (2% profit after tax): 658.319.929 VND
- + Remaining undistributed profit: 31.763.936.595 VND

The remaining undistributed profit up to December 31, 2024 after setting aside funds will be retained for the Company's business investment activities.

The 2025 Annual General Meeting of Shareholders approved the distribution plan of 2024's profit with a voting rate of 74,58%.

Article 6. To approve the remuneration for the BOD members and the SB members

1. Remuneration for the BOD members and the SB members in 2024:

- Profit after tax: 32.915.996.471 VND
- The remuneration of the BOD and the SB: 32.915.996.471 VND x 1,5% = 493.739.947 VND.

2. Remuneration payment plan for the BOD members and the SB members in 2025:

- Proposing remuneration for the Board of Directors and Board of Supervisors is 105.000.000 VND per month.

The 2025 Annual General Meeting of Shareholders approved the remuneration for the BOD members and the SB members in 2024 and remuneration payment plan for the BOD members and the SB members in 2025 with a voting rate of 99,94%.



Article 7. To approve the authorization for the Company's BOD to select an auditing company to audit financial statements in 2025

The 2025 Annual General Meeting of Shareholders approved the authorization for the Company's BOD to select an auditing company according to the following list to audit the 2025 financial statements with a voting rate of 100%.

1. Ernst & Young Vietnam Co. Ltd
2. PwC Vietnam Co. Ltd
3. Chuan Viet Auditing and Consulting Co. Ltd
4. Southern Accounting & Auditing Financial Consulting Services Co. Ltd

Article 8. To approve the business and production plan in 2025

The 2025 Annual General Meeting of Shareholders approved the business and production plan in 2025 with a voting rate of 100%.

No	Criteria	Plan in 2025 (million VND)
I	TOTAL NET REVENUE	640.770
1	Real estate	28.000

2	Construction	200.000
3	Real estate rental and others	77.770
4	Hotel services	335.000
II	PROFIT AFTER TAX	36.100

Article 9. To approve revision and supplement the Company's Organization and Operation Charter

The 2025 Annual General Meeting of Shareholders approved the revision and supplement the Company's Organization and Operation Charter with a voting rate of 95,23%.

Article 10. Implementation Terms

Board of Directors of Investment and Trading of Real Estate JSC is responsible for implementing this Resolution, ensuring the interests of the Company's shareholders and in accordance with the provisions of law.

This Resolution takes effect from the signing date.

Receiving place:

- All shareholders of Intresco;
- As article 10;
- Archive at BOD

**ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS**

CHAIRMAN



NGUYỄN MÃNH





INTRESCO

CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P.Đakao, Q.1, TPHCM -ĐT:38230256 -Fax:38293764 -www.intresco.com.vn



VOTE COUNTING REPORT **2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

- Pursuant to 2020 Law on Enterprises;
- Pursuant to the Charter of Investment and Trading of Real Estate Jsc;
- Pursuant to the organization regulation of 2025 Annual General Meeting of Shareholders approved by General Meeting.

Today, at 11h20' on April 29, 2025, at Investment and Trading of Real Estate Joint Stock Company, No. 18 Nguyen Binh Khiem Street, Dakao Ward - District 1, Ho Chi Minh City, the Vote Counting Board of the 2025 Annual General Meeting of Shareholders Company includes the following people:

- Mr. Huỳnh Minh Nghĩa - Human Resource Manager - Head of board
- Mr. Trần Hữu Khánh - Independent Board Member
- Mr. Phạm Đức Thành - Technical Manager
- Mr. Nguyễn Khắc Việt - Deputy Head of Accounting Dept
- Ms. Lê Ngọc Điều - Deputy Head of Plan and Investment Dept
- Mrs. Hứa Ngọc Thắm - Deputy Head of Licensing Team
- Mr. Trần Quốc Việt - Shareholder



We has been conducted on the contents submitted to the 2025 Annual General Meeting of Shareholders of Investment and Trading of Real Estate Joint Stock Company. The vote results of shareholders are as follows:

1. Approval of the report of Board of Director about activities in 2024 and activity plan in 2025:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	61.378.776	100,00%
- Disagree :	430	0,00%
- No opinion:	-	0,00%

2. Approval of the report of General Director about Business performance in 2024 and production & business plan in 2025:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	61.378.776	100,00%
- Disagree :	430	0,00%
- No opinion:	-	0,00%

3. Approval of the report of the Board of Supervisors on inspection and supervision activities in 2024 and direction of activities in 2025:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	61.378.776	100,00%
- Disagree :	430	0,00%
- No opinion:	-	0,00%

4. Approval of the 2024 audited financial statements:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	61.378.776	100,00%
- Disagree :	430	0,00%
- No opinion:	-	0,00%

5. Approval of the distribution plan of 2024's profit:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	45.779.086	74,58%
- Disagree :	15.600.120	25,42%
- No opinion:	-	0,00%

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6. Approval of the Remuneration for the BOD members and the SB members in 2024 and Remuneration payment plan for the BOD members and the SB members in 2025

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	61.340.937	99,94%
- Disagree :	5.430	0,01%
- No opinion:	32.839	0,05%

7. Approval of the authorization for the Company's BOD to select an auditing company to audit financial statements in 2025:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	61.378.776	100,00%
- Disagree :	430	0,00%
- No opinion:	-	0,00%

8. Approval of the business and production plan in 2025:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	61.378.776	100,00%
- Disagree :	430	0,00%
- No opinion:	-	0,00%




9. Approval of the revision and supplement the Company's Organization and Operation Charter:

VOTE	No. of Shares	Approved rate %
Total Vote Shares	61.379.206	
- Agree :	58.451.408	95,23%
- Disagree :	430	0,00%
- No opinion:	2.927.368	4,77%


The minute has 4 pages, ending at 11:40 AM the same day.



VOTE COUNTING BOARD


Trần Hữu Khánh
Huỳnh Minh Nghĩa
Phạm Đức Thành
Nguyễn Khắc Việt
Hứa Ngọc Thắm
Lê Ngọc Điều

CHAIRMAN


Nguyễn Mạnh

Tân quốc Việt.

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM. ĐT: 3.8230 256 - Fax: 3.8293 764 www.intresco.com.vn

AGENDA AND CONTENTS
OF 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
INVESTMENT AND TRADING OF REAL ESTATE JSC

Time: 8 AM, Tuesday April 29th, 2025

No	TIME	CONTENS
1	8h – 8h30	Registration to attend the AGM
2	8h30’	Report on examination of the validation of the Meeting
3	8h45’	Opening of the Meeting. Adopting the Presidium, Secretary, and Counting Committee
4	9h	Adopting: Working regulations at the Congress and Congress Agenda
5	9h5’	Report of BOD
6	9h15’	Report of General Director
7	9h20’	Report of Supervisory Board
8	9h25’	Report of 2024 Audited Financial Statements
9	9h30’	Report of Independent Board Members
10	9h35’	Report of Internal Audit Committee
11	9h40’	Proposals for 2025 AGM
12	10h	The Meeting discusses and votes to approve the reports and Proposals
13	10h30’ – 10h50’	Break
14	10h50’ – 11h	Announcement of voting results
15	11h	Approving Minutes and Resolution of 2025 AGM.
16	11h10’	Closing

CONGRESS ORGANIZING COMMITTEE



CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P.Đakao, Q.1, TPHCM -ĐT: 38230256 -Fax: 38293764 -www.intresco.com.vn

ORGANIZATION REGULATIONS

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS (2025 AGM)
INVESTMENT AND TRADING OF REAL ESTATE JSC.

- Pursuant to the current Enterprise Law;
- Pursuant to the Company's Charter;
- Pursuant to Internal regulations on Company governance issued under Decision No. 09/QĐ-HĐQT dated April 28, 2021.
- Pursuant to Resolution No. 01/NQ-HĐQT dated March 3rd, 2025 of Board of Directors approved the plan of organization of 2025 Annual General Meeting of Shareholders.

CHAPTER I

REGERAL RULES

Article 1: Scope and subjects of application

- This regulation applies to the 2025 Annual General Meeting of Shareholders (called as "AGM") of Investment and Trading of Real Estate JSC.
- This regulation specifically stipulates the rights and obligations of the Meeting's attendees, conditions, procedures for conducting AGM.
- The shareholders and participants are responsible to comply with the provisions of this regulation.

CHAPTER II

RIGHTS AND OBLIGATIONS OF PARTIES ATTENDING THE GENERAL MEETING

Article 2: Shareholders or authorized representatives attending the 2025 Annual General Meeting of Shareholders

1. Shareholders of Investment and Trading of Real Estate JSC (Intresco shareholders) named in the List of shareholders at the last registration date March 26, 2025 finalized by Vietnam Securities Depository and Clearing Corporation and duly authorized representatives of Intresco shareholders whose names are on the above list have the right to attend and vote on issues at the General Meeting.
2. Be at the meeting on time, politely and formally dress; comply with security checks (if any), show ID card/passport, Proxy Letter (for shareholder's representatives or authorized persons).
3. Receive documents and papers for the General Meeting at the reception desk.
4. Shareholders arriving late have the right to register immediately, then have the right to participate and vote immediately at the meeting, but the Chairman is not responsible for

stopping the meeting to allow them to register and the validity of the votes that have already been conducted will not be affected.

5. Keep your phone on silent mode or turn it off, do not make/receive phone calls in the Meeting room. Do not smoke in the Meeting room.
6. Comply with the provisions of this Regulation.
7. During the General Meeting, shareholders or their authorized representatives must strictly comply with the meeting rules, follow the instructions and direction of the Chairman; respect the results of the General Meeting, behave in a civilized and polite manner, and do not cause disorder... The speech, recording, and video recording at the General Meeting must be publicly announced and must be approved by the Chairman.

Article 3: Guests at General Meeting

1. As management positions of the Company, guests, the members of the organizing Committee of the General Meeting are invited to attend the General Meeting but they are not the shareholders.
2. Guests are not allowed to speak at the General Meeting (*except they are invited by the Meeting Chairman, or have registered in advance with the Meeting Organizing Committee and get the consent of the Meeting Chairman*).

Article 4: Rights and obligations of eligible shareholder's verification Board

Eligible shareholder's verification Board is nominated by the Board of Directors and approved by the General Meeting of Shareholders to verify the qualifications of shareholders attending the General Meeting. Eligible shareholder's verification Board is responsible for checking the qualifications and status of attendees; reporting to the General Meeting about the results of checking.

Article 5 Rights and obligations of Presidium and Secretariat

1. The Company's Board of Directors nominates the Organizing Committee (including: Presidium, Secretariat, Vote Counting Board, eligible shareholder's verification Board) for General Meeting approving.
2. The Chairman of the Board of Directors is also the chairman of the General Meeting of Shareholders. In case of the Chairman is absent or temporarily unable to work, the remaining members of the Board of Directors shall elect one of them to be the Chairman of the meeting. In case no one can be elected as the chairperson, the Head of the Supervisory Board shall direct the General Meeting of Shareholders to elect the meeting Chairman from among the meeting attendees and the person with the highest number of votes shall be the meeting chairperson.
3. The chairman of the meeting is the person who decides on the order, procedures or events arising outside the agenda of the General Meeting of Shareholders.
4. The Congress Chairman directs the activities of the General Meeting according to the program approved by the General Meeting. Guides attendees discuss the contents of the meeting agenda; presents or appoints a presenter of the draft, conclude the necessary issues for the General Meeting to vote; respond to issues requested by the General

Meeting; carry out other issues in accordance with the Company Charter and legal regulations to run the General Meeting.

5. The chairman of the meeting shall conduct the work deemed necessary to control the General Meeting of Shareholders in a valid and orderly manner; or to enable the meeting to reflect the wishes of the majority of attendees
6. The Convener or Chairman of the General Meeting of Shareholders has the following rights:
 - a. Require all meeting attendees to submit to inspection or other reasonable, lawful security measures;
 - b. Request the authorities to maintain order at the meeting. In case any attendee does not comply with the inspection regulations or the above measures and regulations, the Chairman, after careful consideration, may refuse or expel the above attendee from the General Meeting venue to ensure that the General Meeting normally according to the agenda;
7. Chairman of the General Meeting has the right to postpone the General Meeting of Shareholders or change the meeting location in the following cases:
 - a. The meeting location does not have enough convenient seats for all attendees;
 - b. There is attendee who obstruct or disrupt order that creates risk for the meeting not be conducted fairly and legally
8. The secretaries of the General Meeting perform support tasks assigned by the Meeting organizing committee, write Minutes and Resolutions of the Annual General Meeting of Shareholders

Article 6: *Vote Counting Board*

1. The Vote Counting Board is nominated by the Presidium and approved by General Meeting.
2. Instruct on voting procedures according to the voting rules of the General Meeting.
3. The Vote Counting Board is responsible for recording the voting results of Shareholders (or Authorized Representatives).
4. The Vote Counting Board is responsible to the Presidium and the General Meeting when performing their duties.
5. Notify the voting results to the General Meeting.
6. Review and report to the General Meeting violations of voting rules or complaints about vote counting results.
7. Give the minutes of the voting results to the Secretary.

CHAPTER III

CONDUCTING THE CONGRESS

Article 7: Conditions for holding General Meeting of Shareholders

The General Meeting of Shareholders is held when the number of shareholders attending the meeting represents at least 51% of the total number of shares with voting rights according to Clause 1, Article 19 of the Company's Charter of Organization and Operation.

Article 8: Contents of the General Meeting

According to the published agenda

Article 9: How to conduct the General Meeting

1. The General Meeting will discuss and approve the main contents of the agenda.
2. The General Meeting of Shareholders will be held until the end of the meeting.

Article 10: Vote to approve the issues at the General Meeting

1. Voting form

- a. Voting by raising Voting Card: this form is used to approve the following contents: Approval of the Presidium, Secretariat, Vote Counting Board; meeting Agenda; Working Regulations at the General Meeting; approval of Meeting Minutes, Meeting Resolutions and other contents arising at the General Meeting that need to be unanimously approved (*if any*);
- b. Voting by filling out the Voting Form: this form is used to approve the following contents: approve the contents of the Reports and Proposals at the General Meeting.

2. Voting method

- Voting at the General Meeting is conducted directly and publicly under the direction of the Presidium and only uses Voting Cards and Voting Forms issued by the General Meeting Organizing Board.
- When voting by raising the Voting Card, the front side of the Voting Card must be raised towards the Presidium. In case an attendee raises the Voting Card more than once (01) when voting *Agree*, *Disagree* and *No opinion* on an issue, the vote is considered invalid. In the form of voting by raising the Voting Card, the Member of the Vote Counting Committee marks the attendee code and the corresponding number of votes of each shareholder: *Agree*, *Disagree*, *No opinion* and *Invalid*.
- When voting by filling out the Voting Form, for each content, attendees choose one (01) of the three (03) options "*Agree*", "*Disagree*", "*No opinion*" printed on the Voting Form by marking "X" or "✓" in the box of their choice. After completing all the contents that need to be voted on at the General Meeting, the attendees send the Voting Form to the sealed ballot box at the General Meeting according to the instructions of the Voting Counting Board. The Voting Form must be signed and clearly state the full name of the shareholder.
- Information on the Voting Form
 - + Full name of shareholder or authorized representative
 - + Number of owned or represented shares: number of shares with voting rights
 - + Voting contents;
 - + Seal of Real Estate Investment and Trading Joint Stock Company.
- Validity of Voting Form
 - + *Valid Voting Form*: is a form issued by the Organizing Board and has the Company's seal; the Voting Form must not be torn, scratched, erased, or altered; The Voting Form must not contain any additional information or symbols; The

Voting Form must have the shareholder's signature. The voting content is valid when the shareholder ticks one (01) out of three (03) voting boxes: *agree*, *disagree*, *no opinion*. Voting on each content passed in the Voting Form is independent of each other and the validity of one voting content does not affect the validity of another voting content.

- *Invalid Voting Form*: is a form not issued by the Organizing Board and has no Company's seal; the Voting Form is torn, scratched, erased, or altered and contain additional information or symbols; The Voting Form does not have the shareholder's signature. Voting Form are not marked or marked from two (02) boxes or more for voting choices.
- Voting rules

01 (one) owned share is equivalent to one voting right. Each attending shareholder will be given a Voting Card and a Voting Form. An attendee may receive more than one Voting Card and a Voting Form in case that shareholder is validly authorized and the Organizing Committee of the Meeting does not have time to combine the cards or voting form into one.

Article 11: Make speech at the General Meeting

Shareholders or authorized representatives attending the meeting who wish to express their opinions must:

- Raise the voting Card, it's front side facing the Presidium
- Approved by the Presidium
- Shareholders must introduce themselves: shareholder code, number of shares owned and/or authorized, name of individual or organization representative
- The speech content must be concise, within the discussion time (maximum 3 minutes/presentation) and must be consistent with the content of the agenda; Do not re-present previously mentioned issues and issues not included in the agenda. The Chairman has the right to remind or ask shareholders to focus on the key content to save time and ensure the quality of the discussion.

CHAPTER IV

END OF GENERAL MEETING

Article 12: Approve the Decision of the General Meeting of Shareholders

The Decision of the General Meeting of Shareholders on issues in the meeting is approved when it is approved by shareholders representing at least 51% or 65% of the total number of voting shares of all shareholders and shareholder representatives attending the meeting (according to Article 21 of the Company's Charter of organization and operation).

Article 13: Minute and Decision of the Annual General Meeting of Shareholders.

1. All contents at the General Meeting of Shareholders must be recorded in the minutes of the meeting by the Secretary of the meeting. All contents that the meeting has voted to pass must be recorded in the Resolution of the meeting. The minutes of the meeting or

the Resolution of the meeting must be presented at the meeting before the closing of the meeting.

2. All contents at the General Meeting of Shareholders must be recorded in the Minute of the General Meeting by the Secretary. All contents that the meeting has voted to pass must be recorded in the Resolution of the General Meeting. The Minute and the Resolution of the General Meeting must be presented at the General Meeting before the closing of the meeting.
3. The Minute and the Resolution of the General Meeting will be kept and posted on the Company's website: www.intresco.com.vn so that shareholders can access them instead of sending letters directly to shareholders.

CHAPTER V

TERMS OF IMPLEMENTATION

Article 14. Terms of implementation

1. The Chairman of the General Meeting is responsible for running the General Meeting according to the provisions of this Regulation.
2. Shareholders or authorized representatives and those attending the General Meeting are responsible for implementing the provisions of this Regulation.
3. Issues arising at the General Meeting that are not regulated in this Regulation will be governed by the Company's Charter and legal provisions.

Article 15. Effect of the Regulation

1. This Regulation has 5 Chapters, 15 Articles and be effective immediately after being approved by the General Meeting of Shareholders with a rate of over 50% of the total votes of all shareholders attending.
2. The General Meeting decides to amend and supplement this Regulation

Hochiminh City, April 2025

GENERAL MEETING ORGANIZING BOARD



INTRESCO

CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P.Đakao, Q.1, TP.HCM -ĐT: 38230256 -Fax: 38293764 -www.intresco.com.vn



VOTE FORM

2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Full name of shareholder:

Code:

Number of shares under ownership (= votes):

After considering the contents of the Reports and Proposals at the 2025 Annual General Meeting of Shareholders of the Investment and Trading of Real Estate Joint Stock Company, I have the following voting opinions:

No	Issues required to vote	Agree	Disagree	No opinion
1	Approval of the report of Board of Director about activities in 2024 and activity plan in 2025			
2	Approval of the report of General Director about Business performance in 2024 and production & business plan in 2025			
3	Approval of the report of the Board of Supervisors on inspection and supervision activities in 2024 and direction of activities in 2025			
4	Approval of the 2024 audited financial statements			
5	Approval of the distribution plan of 2024's profit			
6	Approval of the Remuneration for the BOD members and the SB members in 2024 and Remuneration payment plan for the BOD members and the SB members in 2025			
7	Approval of the authorization for the Company's BOD to select an auditing company to audit financial statements in 2025			
8	Approval of the business and production plan in 2025			
9	Approval of the revision and supplement the Company's Organization and Operation Charter			

Note: Shareholder chooses "Agree", "Disagree" or "No opinion" for each issue by filling "X" or "V" in the corresponding box next to each issue; for each issue, shareholder only chooses one option: "Agree", "Disagree" or "No opinion"

Shareholder/ Representative
(Signature and full name)

*Hochiminh City, April 01st, 2025*

REPORT

2024 PERFORMANCE AND 2025 PLAN

OF THE BOARD OF DIRECTORS

The Board of Directors of Investment and Trading of Real Estate Joint Stock Company in the term (2021-2026) elected by the General Meeting of Shareholders on April 28, 2021 has 5 members. The structure of non-executive board members and independent board members complies with Decree 155/2020/ND-CP and as following:

- The number of the Executive Board member is 01 person.
- The number of the Independent Board member is 02 people.

No.	Board of Directors' members	Position (Independent members of the Board of Directors, Non-executive members of the Board of Directors)	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Mr. Nguyễn Mạnh	Chairman	28/04/2021	
2	Mr. Trương Minh Thuận	Vice Chairman – General Director	28/04/2021	
3	Mr. Trần Hữu Khánh	Independent member	28/04/2021	
4	Mrs. Nguyễn Thị Xuân Trang	Independent member	29/04/2022	
5	Mr. Lê Vĩnh Khiêm	Non-executive member	29/04/2022	

All members of the Board of Directors have showed clearly a sense of responsibility, focusing on activities according to the Resolution of the General Meeting of Shareholders and the work within the scope of the Board of Directors. The Board of Directors has complied with the Company Charter, the Corporate Governance Regulations and legal regulations.

I. BOARD OF DIRECTORS ACTIVITIES IN 2024

1. Overall

After a long period of being affected by the pandemic and economic recession, at the

end of 2024, the real estate market had positive changes thanks to measures to promote economic growth. However, real estate investment activities are still affected by many legal procedures, which have delayed the implementation of the company's projects.

The hotel and tourism industry has developed quite well after the pandemic. The company's performance in this field have been stable in recent years and have been effective.

The Board of Directors has directed the Board of Management to proactively follow the actual situation and resources of the company to make timely and correct decisions to ensure the stability of production and business activities, focusing on activities that are developing well to meet the plan approved by the Annual General Meeting of Shareholders.

2. Key activities of the Board of Directors in 2024

The Board of Directors held 13 regular and extraordinary meetings in the last year in accordance with prescribed procedures and issued 14 Resolutions/ Decisions to implement the rights and responsibilities of the Board of Directors. In the meetings, the Board of Directors supervised and decided on the company's strategies and operational plans within their authority, with some main contents as follows:

- Supervise the implementation of investment and business plan approved by the General Meeting of Shareholders.
- Select auditing company to audit financial statements

No	Board of Directors' members	No of meetings attended by BOD	Attendance rate (%)
1	Mr. Nguyễn Mạnh	13/13	100%
2	Mr. Trương Minh Thuận	13/13	100%
3	Mr. Trần Hữu Khánh	13/13	100%
4	Msr. Nguyễn Thị Xuân Trang	13/13	100%
5	Mr. Lê Vĩnh Khiêm	13/13	100%

Resolutions/ Decisions of the Board of Directors:

No.	Resolution/ Decision No.	Date	Content
1	01/NQ-HĐQT	19/02/2024	To approve the business cooperation with Future Architectural Design Joint Stock Company Limited.
2	02/NQ-HĐQT	28/02/2024	To approve the last registration date to exercise the right to attend the 2024 Annual General Meeting of Shareholders.
3	03/NQ-HĐQT	02/04/2024	To approve the guarantee for bank loan obligations for Saigon - Binh Duong Investment Joint Stock Company.

4	04/NQ-HĐQT	12/04/2024	To approve the transfer of certificate of land-use rights and ownership of house and other property on land at 17.03 An Khang Building, District 2, HCM City
5	05/NQ-HĐQT	17/05/2024	To approve the selection of auditing company for the 2024 financial statements.
6	06/QĐ-HĐQT	18/06/2024	To approve the return the lease right at 235 Xo Viet Nghe Tinh, Ward 17, Binh Thanh District, Ho Chi Minh City.
7	07/QĐ-HĐQT	01/07/2024	To approve the bank loan at Lien Viet Post Commercial Joint Stock Bank - Ho Chi Minh City Branch.
8	08/QĐ-HĐQT	15/07/2024	To approve the bank loan at Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch.
9	09/QĐ-HĐQT	12/08/2024	To approve the guarantee for bank loan obligations for Intresco Construction Joint Stock Company
10	10/QĐ-HĐQT	19/08/2024	To approve the resignation and dismissal of Mr. Đoàn Hữu Chí from his position as chief accountant.
11	11/QĐ-HĐQT	19/08/2024	To approve the appointment of Ms. Hà Thu Hương as chief accountant.
12	12/QĐ-HĐQT	04/10/2024	To approve to cooperate with Subsidiary to manage and operate prize-winning electronic game centers for foreigners.
13	13/QĐ-HĐQT	10/10/2024	To approve to release the company financial management regulations
14	14/QĐ-HĐQT	20/12/2024	To approve the bank loan at Agribank - Ho Chi Minh City Branch.

3. Activities of independent Board members

In 2024, 02 (two) independent members of the Board of Directors have accompanied the members of the Board of Directors (“BOD”), the Supervisory Board (“BOS”) and the Board of Management (“BOD”) to actively contribute to the company's development strategy. Independent members of the Board of Directors discuss openly, frankly, fully and carefully evaluate issues to work with the Board of Directors to improve the company's management and operational efficiency.

4. Remuneration, operating expenses and other benefits of the Board of Directors and Supervisory Board

No	FULL NAME	POSITION	INCOME (VND)
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1	Mr. Nguyễn Mạnh	Chairman	240.000.000
2	Mr. Trương Minh Thuận	Vice Chairman – General Director	1.433.639.000
3	Mr. Trần Hữu Khánh	Independent member	144.000.000
4	Saigon Real Estate Corporation - LLC	Non-executive member	144.000.000
5	Mr. Nguyễn Thị Xuân Trang	Independent member	144.000.000
6	Mrs. Phan Thị Hồng Liên	Head of Supervisory Board	144.000.000
7	Mrs. Hồ Thị Lưu	Member of BOS	60.000.000
8	Mr. Lê Quang Sơn	Member of BOS	60.000.000

5. Results of supervision on Chief Executive Officer (CEO) and other managers

The Board of Directors has supervised the activities of the CEO and the Executive Board in implementing the Resolutions and business plans approved by the General Meeting of Shareholders.

The Board of Directors has directed the Board of Management to take timely solutions, appropriate to the impacts of the economy, to operate the company well in investment and business activities. Focus on growing sector based on available resources to diversify business operations and minimize risks.

Every two weeks, the company's Board of Management holds a meeting with the leaders of departments in the company. At the meetings, the Board of Management reviews and evaluates the progress of project investment, the level of achievement of business plans and other activities of the company.

Non-executive Board members are provided completely and timely information and reports about the company's operations at BOD meetings or upon request.

During the year, the Board of Directors supervised and directed the Board of Management in implementing the resolutions of the General Meeting of Shareholders and the Board of Directors based on the following activities :

- Base on periodic reports: The company's Board of Management has complied with the quarterly, semi-annual and annual reports of the company's production and business activities and financial situation to the Board of Directors and the Board of Supervisors. In addition, the Board of Directors also directed the company to review the operating regulations and procedures to comply with the provisions of law, the Company's Charter aim to transparency and risk management during implementation.
- Base on Resolutions/ Decisions of the Board of Directors: the Board of Directors

issues Resolutions/Decisions related to the company's production and business activities.

- Base on inspection and supervision: The Board of Directors has actively coordinated with the Supervisory Board to grasp the supervisory activities of the Supervisory Board on the company's governance mechanism and operations.

With the operating results in 2024, although the company did not complete the business plan due to objective and subjective factors, the Board of Directors highly appreciates the efforts of the Board of Directors in implementing project legal procedures for the following years and developing stably effective sectors. The Board of Management has performed its assigned rights and duties carefully, effectively, honestly and publicly in accordance with the law, the Company Charter, the Resolutions of the GMS and the Board of Directors.

6. Report of transactions between the company and related parties to the Board of Directors

6.1 Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons:

Name of organization/ individual	Relationship with the Company	Resolution No. or Decision No. approved by General Meeting of Shareholders/ BOD)	Content, quantity, total value of transaction
Intresco Construction Joint Stock Company (Intrescons)	Subsidiary	Resolution No. 17/QĐ-HĐQT dated 06/12/2022 Resolution No 17 /QĐ-HĐQT dated 06/12/2022	<ul style="list-style-type: none"> - Intresco payed construction cost: 55.846.867.000 VND - Intrescons payed for electricity and water cost: 31.035.280 VND - Intrescons refunded the audit fees that the company paid for: 259.200.000 VND - Intrescons payed rent: 120.000.000 VND - Intrescons contributed capital for business cooperation: 85.000.000.000 VND - Intresco refunded the capital of business cooperation: 24.684.000.000 VND - Intresco payed interest of business cooperation: 2.883.195.000 VND
Saigon Binh Duong Investment Joint Stock Company (Sabinco)	Công ty con Subsidiary	Resolution No 17 /QĐ-HĐQT dated 06/12/2022	<ul style="list-style-type: none"> - Intresco lendend money to Sabinco: 23.169.066.023 VND - Sabinco payed loan interest: 8.512.066.023 VND - Sabinco refunded the audit fees that the company paid for: 183.600.000 VND
Royal Hotel and Tourism	Subsidiary	Resolution No 17 /QĐ-HĐQT dated 06/12/2022	<ul style="list-style-type: none"> - Intresco received rental and advance: 228.380.000.000 VND

Service JSC		<p>Resolution No 17 /QĐ-HĐQT dated 06/12/2022</p> <p>Resolution No 17/QĐ-HĐQT dated 06/12/2022</p>	<ul style="list-style-type: none"> - Intresco received electricity, water, and parking fees: 29.308.522.499 VND - Intresco took out a loan: 15.118.501.571 VND - Intresco refunded the loan: 172.918.501.571 VND - Intresco payed interest: 981.463.382 VND - Royal collects management fees: 4.069.535.524 VND. - Intresco received dividend: 30.000.000.000 VND. - Royal transfer money for business cooperation: 35.000.000.000 VND - Royal refunded the audit fees that the company paid for: 367.200.000 VND
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6.2 Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power:

The person who makes the transaction	Relationship with internal persons	Name of subsidiaries or companies which the Company control	Time of transaction	Content, quantity, total value of transaction
Mrs. Lê Thị Trâm Anh	Related Person	Sài Gòn - Bình Dương Investment Joint Stock Company (Sabinco)	HĐVV số 02/HĐVV-2022 ngày 25/07/2022	<ul style="list-style-type: none"> - Sabinco payed loan interest: 5.321.058.156 VND - Sabinco payed loan: 2.444.724.000 VND <p>(Ms. Lê Thị Trâm Anh borrowed the bank loan for Sabinco)</p>
Mr. Trương Minh Đạt	Related Person	Sài Gòn - Bình Dương Investment Joint Stock Company (Sabinco)	HĐVV số 01/HĐVV-2022 ngày 25/07/2022	<ul style="list-style-type: none"> - Sabinco payed loan interest: 2.451.461.402 VND - Sabinco payed loan interest: 609.432.000 VND <p>Mr. Trương Minh Đạt borrowed the bank loan for Sabinco)</p>

II. OPERATION PLAN IN 2025

The real estate market is gradually recovering, the company speed up the implementation of unfinished projects and develop effective business segments. The Board of Directors orients and implements the tasks in 2025 as follows

Business Plan

Base on current projects, the business plan as:

- Total Revenue: 640,77 VND Billion
- Profit after tax: 36,10 VND Billion

Business strategy and key solutions

With the goal of completing the 2025 production and business plan and preparing for the following years, improving the company's performance and position in the future, The Board of Directors directs and coordinates with the Company's Executive Board to continue:

- Speed up the completion of relevant legal documents to invest in unfinished projects and sell them.
- Promote the company's products to customers, and improve sales and after-sales services
- Improve the efficiency of management and operation of the hotel, services at Royal Plaza Building.
- Prepare and balance resources to meet the company's operational needs with a safe financial balance.
- Strengthen internal control measure to restructure the organization and prevent financial and business risks.
- Continue to strengthen corporate governance, improve the quality of human resources, cooperate with professional consulting companies in risk management, marketing services, sales and real estate management to meet the company's sustainable development requirements
- For shareholder relations, disclose information promptly, fully and accurately. Be ready to answer information for shareholders upon request.

The company's Board of Directors believes that with the support and consensus of shareholders, the efforts and solidarity of the Board of Management and employees, the trust of customers and the partners, Intresco will develop steadily and continue to be a companion of investors.

Best Regards.

ON BEHALF OF BOD

CHAIRMAN



NGUYỄN MÃNH

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM. ĐT: 3.8230 258 - Fax: 3.8293 764 www.intresco.com.vn

*Hochiminh City, April 01st, 2025***REPORT OF CHIEF EXECUTIVE OFFICER****RE: BUSINESS PRODUCTION RESULT IN 2024 AND
BUSINESS PRODUCTION PLAN IN 2025****1. REPORT OF BUSINESS PRODUCTION RESULT IN 2024*****Business production result***

In 2024, the real estate market showed signs of recovery after a long period of stagnation due to the impact of the pandemic and economic recession. However, there are still many difficulties for real estate projects due to legal procedures, which prolongs the time of project implementation, therefore, company has not had product.

Last year, under the guidance and supervision of the Board of Directors the Board of Management focused on carrying out legal procedures for completed and unfinished projects. In addition, company has paid attention on managing and operating the hotel and restaurant. Due to objective and subjective factors, this year company cannot meet the business plan.

The 2024 business result as following:

No	ITEMS	REALITY 2023 (VND million)	PLAN 2024 (VND million)	REALITY 2024 (VND million)	Reality 2024/ Plan 2024	Reality 2024/ Reality 2023
1	Total Revenue	580.625	615.000	606.879	98,68%	104,52%
	Real estate	43.683	100.000	43.517	43,52%	99,62%
	Construction	83.384	115.000	86.130	74,89%	103,29%
	Real estate rental and others	131.275	100.000	123.239	123,24%	93,88%
	Hotel services	322.283	300.000	353.993	118,00%	109,84%
2	Profit after Tax	78.013	70.000	32.916	47,02%	42,19%

Revenue of real estate section is recorded from the Terra Flora apartment project (Nhon Trach - Dong Nai) and the Terra Royal project. Under the general impact of the market, revenue of real estate has been greatly affected and accounts for only 7.17% of the company's total revenue.

With the goal of gradually reducing dependence on real estate business which is increasingly difficult of legal issues and the market, company has been expanding its operations into the fields of hotels, services, and real estate rental. Last year, the company's La Vela Saigon hotel run stably, contributing 58,33% of the company's total revenue.

Company's construction activities have remained stable over the years. The Company constructs houses at the projects: Long Thoi Residential Area, 6B Residential Area, Phong Phu Residential Area 13E and projects of other units.

About project investment procedures

The company has completed the procedures to receive Certificates of land use rights, house ownership rights and other assets attached to land for customers who own apartments of the Terra Royal project (District 3, Ho Chi Minh City).

With the increasingly tightening legal procedures for investment and business in the real estate industry, the Company's projects have almost stagnated for years. Last year, company has focused on implementing the legal procedures of the Tuong Binh Hiep Residential Area project (Binh Duong), the Block E1, E2 và H of Terra Flora apartment - office - commercial building project (Nhon Trach - Dong Nai). At the same time, it continues to supplement the legal documents of other unfinished projects..

About Financial Investment

Subsidiaries and associates are all operating in related field of the real estate and construction sector. As of December 31, 2024, Intresco has invested capital in 03 subsidiaries, value 376.96 billion VND, of which:

- Intresco contributed 150 billion VND to Royal Tourism - Trade - Hotel - Restaurant Services Joint Stock Company (accounting for 75% of charter capital) operating in the field of hotel management, tourism and services of La Vela Saigon hotel at Terra Royal Building.
- Saigon Binh Duong Investment Joint Stock Company (Sabinco) is currently implementing the Sabinco Residential Area project (Tuong Binh Hiep Commune - Thu Dau Mot - Binh Duong) with a scale of 19.3 ha. Intresco has contributed 192.96 billion VND, equivalent to 64.32% of ownership and voting rights.
- Intresco Construction Joint Stock Company: The main activities are construct civil and industrial construction; residential infrastructure and other related construction services. Intresco has contributed VND 34 billion and holds 85% of ownership and voting rights

In addition, the Company also contributed capital to an associated company: 21 billion VND (the Company owns 36.36% of the charter capital of the associated company) and contributed capital to 3 other units with a total investment capital of 42,566 billion VND.

2. BUSINESS PLAN IN 2025

Objectives

- Continue to complete legal procedures and implement unfinished projects such as Block E1, E2 và H of Terra Flora (Nhon Trach - Dong Nai), residential area in Tuong Binh Hiep commune - Binh Duong, Long Thoi project apartment complex, ect.
- Sell products at Block D1, D2 of Terra Flora (Nhon Trạch – Đồng Nai) that have met prescribed conditions
- Maintain stability and development of hotel and service activities at La Vela Saigon Hotel.

Revenue – Profit plan

No	ITEM	Plan 2025 (VND million)
I	Total Revenue	640.770
1	Real Estate	28.000
2	Contruction	200.000
3	Real estate rental and others	77.770
4	Hotel services	335.000
II	Profit after Tax	36.100

In 2025, The company's main revenue will be recorded from hotel services and Real estate rental. About real estate, company only has a few products of block D1, Terra Flora project (Nhon Trach) that are qualified for business and revenue recognition, so the revenue recorded from this sector is not much. The company's construction sector has remained stable over the years.

Direction of implementation

About project investment

- Tuong Binh Hiep Residential Area Project (Binh Duong): go on completing related legal documents to construct infrastructure.
- Terra Flora project (Nhon Trach - Dong Nai): complete legal procedures and continue construction of the another blocks of the project.
- Star Village Residential Area Project (Long Thới and Nhơn Đức communes - Nhà Bè district): Go on constructing houses for customers of the project and invest in phase 2 of the project.

About Financial Investment

Manage capital invested in subsidiaries and affiliates, support resources for these companies to quickly deploy projects and put them into business.

About sale – marketing

- Promote and sell products that are qualified for business such as block D1, D2 at Terra Flora project.
- Promote the company's hotel services, real estate rental and construction activities.
- Improve customer service, especially after-sales services.

About financial management

- Find capital sources from banks, investors and customers to construct and implement projects.
- Diversify and maximize appropriate capital sources to invest in the most effective projects. Cooperate with banks to support customers in accessing loans when buy the Company's products.

Governance and shareholder relations

- Strengthen the Company's management process to increase operational efficiency.
- In order to ensure the interests of shareholders, Intresco makes information transparent and discloses it fully, accurately and promptly through reports on the websites of the State Securities Commission, Ho Chi Minh City Stock Exchange, Vietnam Securities Depository and Clearing Corporation, and the Company's website.
- The company promptly and fully responds to information requests from shareholders, investors, and customers.

In 2025, the Company's Board of Management together with the Board of Directors, will strive to manage and operate the company stably and effectively; focus on existing projects, consolidating and developing new fields to increase value for shareholders. Company hopes to continue to receive the consensus of shareholders, investors and the Company's staff.

Best Regards.

CÔNG TY CP ĐẦU TƯ – KINH DOANH NHÀ

TỔNG GIÁM ĐỐC


TRƯƠNG MINH THUẬN

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM.ĐT: 3.8230 256 - Fax: 3.8293 764 www.intresco.com.vn

*Hochiminh City, April 01st, 2025***REPORT OF INDEPENDENT BOARD MEMBERS***Respectfully To: The Annual General Meeting of Shareholders*

The Board of Directors of Investment and Trading of Real Estate Joint Stock Company in the term (2021-2026) elected by the General Meeting of Shareholders on April 28, 2021 has 5 members, of which 2/5 are independent members of the Board of Directors (accounting for 40% of the number of members of the Board of Directors).

Independent members of the Board of Directors (BOD) have actively participated in strategic planning activities, controlling and supervising the activities of the Board of Management and ensuring corporate governance standards in accordance with the law. The members have participated in developing regulations and operating policies to ensure the common interests of the company.

1. About the meetings of BOD

- The Board of Directors held 13 regular and extraordinary meetings in the last year. The meetings were convened and conducted in accordance with regulations on organizing meetings. The contents of the meetings was fully and carefully discussed and evaluated by the Board of Directors members to provide the best directions and solutions for the company.
- Issues related to business strategy, financial plan, corporate culture, etc are promptly and regularly discussed between the Board of Directors and the Board of Management.

2. About supervision the Board of Management

- The Board of Directors has done well in supervising the Board of Management, ensuring that the Company's operations are always controlled and monitored promptly in accordance with strategy, plan and be flexible with practical situations. In the difficult economic situation, the company's Board of Management has punctually done appropriate solutions to the company's situation in each period.
- The Board of Directors regularly monitors and guides the management process of the General Director and the Board of Management, ensuring decentralization and operations in accordance with the law and the Company's Charter
- Board members are fully reported about the contents of the Board of Directors' meetings with management staff. Thereby, the Board of Directors always grasps the Company's operating situation as well as occurred issues so that the Board of

Directors can discuss and make suitable decisions to maintain stable business operations and ensure maximum benefits for the Company and shareholders

- Board members proactively identify their roles and responsibilities to support the Board of Management in management and operations
- The Board of Directors is interested in risk management to support the Board of Management in early identification of occurrence to have solutions for maintaining the sustainability and stability of operations.

3. General avaluation of the Board of Directors' performance

- The Board of Directors' duty have focused on implementing the Resolution of the General Meeting of Shareholders, complying with the Company's Charter and Corporate Governance Regulations.
- All members of the Board of Directors have a sense of responsibility, clearly understand their assigned roles and tasks, and are careful in protecting the company's interests.
- Board members have joined the Board of Directors in implementing activities to set up and maintain corporate culture
- The Board of Directors has directed the Board of Directors to implement production and business targets in 2024

Best Regards.

ON BEHALF OF IBM



NGUYỄN THỊ XUÂN TRANG

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM. ĐT: 3.8230 256 - Fax: 3.8293 764 www.intresco.com.vn

*Hochiminh City, April 01, 2025***REPORT OF THE 2024 INTERNAL AUDIT COMMITTEE**

Performing tasks according to the provisions of the Enterprise Law, the Company Charter, the Company's Internal Audit Board Regulations and current regulations, the Internal Audit Board reports its activities in 2024 as follows:

I. ACTIVITIES OF INTERNAL AUDIT BOARD IN 2024**1. About organizational structure**

No	Name	Position
1	Ms. Nguyễn Thị Xuân Trang	Head of the Internal Audit Board
2	Ms. Nguyễn Thị Chiêu Hiền	Member of the Internal Audit Board

2. About the meeting

In 2024, the Internal Audit Committee held meetings with full participation of members.

3. Activities of internal audit board in 2024

- Evaluate the effectiveness of investment projects and monitor them.
- Check compliance with the provisions of the Law, the Charter, resolutions of the General Meeting of Shareholders, resolutions of the Board of Directors and internal management regulations of the Company. Regularly discuss and promptly notify risks that affect shareholders' interests and recommend solutions.
- Reviewing business performance reports, financial statements and other periodic reports. Analyzing and evaluating financial status, operational efficiency, ability to preserve and develop capital and key risks.
- Giving opinions on business operation, financial management and perfecting management regulations for the Board of Directors and Executive Board.
- Members of the Internal Audit Board perform their duties honestly, carefully and without hindering the Company's production and business activities.
- Periodically do and send reports according to the regulations of the Internal Audit Board to the Board of Directors and the General Director with many specific recommendations

II. THE RESULT**1. Financial Reports**

- The record, storage of documents, accounting information systems and accounting books are basically carried out in accordance with current regulations. The indicators

of the financial statements as of December 31, 2024 are classified in accordance with the guidance of Circular 200-202/2014/TT-BTC issued by the Ministry of Finance.

- In terms of materiality, the financial statements have honestly and reasonably reflected the financial situation of the Company as of December 31, 2024, audited by Chuan Viet Auditing and Consulting Co., Ltd.

2. Monitoring results to Board of Management

- In 2024, the real estate market is still in a difficult phase due to the general impact of the economy and legal difficulties in project investment. However, the Board of Management has made efforts to carry out the task of managing investment and business activities, maintaining stability and developing effective fields, and speeding up the legal procedures of ongoing projects.
- Regarding human resources, the Board of Management continues to strengthen and perfect the human resources system, attracting high-quality employees.

3. Recommendations of the Internal Audit Committee

Based on monitoring activities and meeting quality growth targets, the Internal Audit Board recommends the following contents to the Board of Directors and the Board of Management as follows:

- Looking for new projects.
- Speed up investment progress of unfinished projects.
- Focus on investing and developing effective activities.
- Strengthen internal management, improve the quality of human resources to ensure the development of the Company.
- Strengthen debt management and handling, especially bad debts arising from previous periods and limiting the occurrence of new bad debts.

4. Risk management objectives and policies

The Company's internal control has been established and operated appropriately to prevent, detect and handle the following risks:

- Market risk
- Interest rate risk
- Foreign currency risk
- Stock price risk
- Credit risk

The Company's governance and risk management processes ensure efficiency and high performance.

The operational and strategic objectives, plans and work tasks that the Company has achieved.

III. CONCLUSION AND EXPECTED PLAN FOR 2025

1. Conclusion

- Overall: the Board of Directors has planned appropriately strategies, directed systematic business organization, maintained stable business value and benefits for: shareholders, employees, customers; step by step ensure the Company develops effectively, safely and sustainability. However, some works has not been completed as planned.
- All members of the Internal Audit Board uphold a sense of responsibility in performing their duties, ensure honesty and objectivity in the work. However, the business environment is always changing and business activities still have potential risks beyond control, internal audit work maybe is flawed. Therefore, the Internal Audit Committee needs to make efforts and improve the processes and control methods in the coming time.

2. Key tasks of the Internal Audit Committee in 2025

- Regularly participate with the Board of Directors and the Board of Management in managing; perfecting the system of regulations (rules, regulations, management processes, etc.) on the Company's internal management.
- Supervise the implementation of legal regulations, the Company's charter, resolutions of the General Meeting of Shareholders, resolutions of the Board of Directors and internal regulations, rules and management procedures of the Company.
- Closely coordinate with the Board of Directors, the Board of Management as well as the Departments to strengthen guidance, inspection and supervision of the Company's activities to promptly detect violations and shortcomings and correct timely in accordance with regulations.

ON BEHALF OF INTERNAL AUDIT COMMITTEE

Receiving place:

- As AGM
- BOS
- Archive at IAD

HEAD OF IAC


Nguyễn Thị Xuân Trang

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM, ĐT: 2838.230.256 - Fax: 2838.293.764 www.intresco.com.vn

Số: 01/TT-ĐTKDN-HĐQT

TP. HCM, ngày 01 tháng 04 năm 2025

TỜ TRÌNH PROPOSAL

V/v: Thông qua báo cáo tài chính hợp nhất đã được kiểm toán năm 2024*Re: Approval of audited consolidated 2024 Financial Statements***Kính trình: Đại hội đồng cổ đông - Công ty Cổ phần Đầu tư – Kinh doanh nhà***Respectfully To: The Annual General Meeting of Shareholders*

- Căn cứ Điều lệ Công ty cổ phần Đầu tư – Kinh doanh nhà Pursuant to the Charter of Investment and Trading of Real Estate Jsc.
- Căn cứ Báo cáo tài chính hợp nhất năm 2024 đã kiểm toán Pursuant to the audited consolidated 2024 financial statements.

Thực hiện Nghị quyết của Đại hội đồng cổ đông (ĐHĐCĐ) thường niên năm 2024, Hội Đồng Quản Trị Công ty đã lựa chọn Công ty TNHH Kiểm toán và Tư vấn Chuẩn Việt – VIETVALUES làm đơn vị kiểm toán Báo cáo tài chính năm 2024.

Implement to the Resolution of the 2024 Annual General Meeting of Shareholders (AGM), the Board of Directors of the Company has selected Chuan Viet Auditing and Consulting Company Limited - VIETVALUES as the audit company of the 2024 Financial Statements

Hội Đồng Quản Trị Công ty kính trình Đại hội đồng cổ đông Công ty xem xét và thông qua Báo cáo tài chính hợp nhất năm 2024 đã được kiểm toán. Báo cáo đã được công bố theo quy định của pháp luật và đăng tải toàn bộ lên website của công ty.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of the audited consolidated 2024 Financial Statements. They have been disclosed according to stipulation of the law and published on Company's website.

Trân trọng.

Best Regards.

TM. HỘI ĐỒNG QUẢN TRỊ/ ON BEHAFE OF BOD**CHỦ TỊCH/ CHAIRMAN****NGUYỄN MÃNH**

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

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Số: 02/TT-ĐTKDN-HĐQT

TP.HCM, ngày 01 tháng 04 năm 2025

TỜ TRÌNH/ PROPOSAL**V/v: Phân phối lợi nhuận năm 2024***Re: Distribution plan of 2024's profit***Kính trình: Đại hội đồng cổ đông - Công ty Cổ phần Đầu tư – Kinh doanh nhà****Respectfully To: The Annual General Meeting of Shareholders**

- Căn cứ Điều lệ Công ty cổ phần Đầu tư – Kinh doanh nhà Pursuant to the Charter of Investment and Trading of Real Estate Co.,
- Căn cứ Báo cáo tài chính hợp nhất năm 2024 đã kiểm toán Pursuant to the audited consolidated 2024 financial statements.

Năm 2024 lợi nhuận sau thuế của cổ đông Công ty mẹ đạt: 32.915.996.471 đồng. Hội đồng Quản trị Công ty trình Đại hội đồng cổ đông chủ trương phân phối lợi nhuận năm 2024 như sau:

The profit after tax of 2024 is: 32.915.996.471 VND. The Board of Directors respectfully submits to the AGM for distribution plan of 2024's profit as below:

- Thù lao HĐQT và BKS (1,5% lợi nhuận sau thuế) / 493.739.947 VND
Remuneration of BOD and BOS (1.5% profit after tax)
- Trích quỹ khen thưởng, phúc lợi cho CBCNV (2% lợi nhuận sau thuế)/ Welfare and Reward Fund for employees (2% profit after tax) 658.319.929 VND
- Lợi nhuận để lại/ Remaining undistributed profit 31.763.936.595 VND

Phần còn lại của lợi nhuận sau thuế đến thời điểm 31/12/2024 sau khi trích lập các quỹ sẽ được để lại để dùng cho hoạt động đầu tư kinh doanh của Công ty.

The remaining undistributed profit up to December 31, 2024 after setting aside funds will be retained for the Company's business investment activities.

Kính trình Đại hội đồng cổ đông xem xét và thông qua phương án phân phối lợi nhuận nêu trên.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of distribution plan of 2024's profit.

Trân trọng/ Best Regards.

TM. HỘI ĐỒNG QUẢN TRỊ/ ON BEHAFE OF BOD
CHỦ TỊCH/ CHAIRMAN**NGUYỄN MÃNH**

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

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Số: 03/TT-ĐTKDN-HĐQT

Tp. HCM, ngày 01 tháng 04 năm 2025

TỜ TRÌNH/ PROPOSAL**V/v: Thù lao các thành viên Hội đồng Quản trị và Ban kiểm soát năm 2025****Re: Remuneration for the BOD members and the SB members in 2025****Kính trình: Đại hội đồng cổ đông - Công ty Cổ phần Đầu tư – Kinh doanh nhà****Respectfully To: The Annual General Meeting of Shareholders**

- Căn cứ Điều lệ Công ty cổ phần Đầu tư – Kinh doanh nhà Pursuant to the Charter of Investment and Trading of Real Estate Co.,
- Căn cứ Báo cáo tài chính hợp nhất năm 2024 đã kiểm toán Pursuant to the audited consolidated 2024 financial statements.
- Căn cứ Nghị quyết Đại hội đồng cổ đông thường niên năm 2024 ngày 24/04/2024./ Pursuant to the Resolution of 2024 AGM date April 24th, 2024.

Hội Đồng Quản Trị Công ty kính trình Đại hội đồng cổ đông xem xét và thông qua việc chi thù lao các thành viên Hội đồng quản trị và Ban kiểm soát năm 2024 và kế hoạch chi thù lao năm 2025 như sau:

The Board of Directors respectfully submits to the AGM for consideration and approval of the remuneration of members of the Board of Directors and the Board of Supervisors in 2024 and the remuneration payment plan for 2025 as follows:

1. Thù lao HĐQT và BKS năm 2024/ The remuneration of the BOD and the SB in 2024:

- Lợi nhuận sau thuế Công ty mẹ/ Profit after tax: 32.915.996.471 VND
- Thù lao HĐQT & BKS/ The remuneration of the BOD and the SB: 32.915.996.471 VND x 1,5% = 493.739.947 VND.

2. Kế hoạch chi thù lao HĐQT và BKS năm 2025/ Remuneration payment plan of BOD and SB in 2025:

- Đề nghị mức thù lao HĐQT và BKS là 105.000.000 đồng /1 tháng / Proposing remuneration for the Board of Directors and Board of Supervisors is 105.000.000 VND per month.

3. Giao cho Hội đồng quản trị phân phối thù lao cho các thành viên HĐQT và BKS/ The BOD is assigned to distribute the remuneration to BOD members and SB members.

Trân trọng/ Best Regards

TM. HỘI ĐỒNG QUẢN TRỊ/ ON BEHAFE OF BOD**CHỦ TỊCH/ CHAIRMAN****NGUYỄN MẠNH**

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM. ĐT: 38230256 - Fax: 38293764 - www.intresco.com.vn

Số: 04/TT-ĐTKDN-HDQT

Tp. Hồ Chí Minh, ngày 01 tháng 04 năm 2025

**TỜ TRÌNH/ PROPOSAL****V/v: Chọn công ty kiểm toán để kiểm toán báo cáo tài chính năm 2025***Selecting an auditing company to audit financial statements in 2025***Kính trình: Đại hội đồng cổ đông - Công ty Cổ phần Đầu tư – Kinh doanh nhà***Respectfully To: The Annual General Meeting of Shareholders*

- Căn cứ Điều lệ Công ty cổ phần Đầu tư – Kinh doanh nhà Pursuant to the Charter of Investment and Trading of Real Estate Co.,
- Căn cứ hoạt động của Quy chế Ban kiểm soát đã được Đại hội đồng cổ đông thường niên thông qua ngày 28/04/2021/ Pursuant to the Supervisory Board Regulation approved on April 28, 2021 by 2021 Annual General Meeting of Shareholders.
- Căn cứ danh sách các Công ty kiểm toán được Ủy Ban Chứng khoán Nhà nước chấp thuận kiểm toán cho các tổ chức phát hành, tổ chức niêm yết và tổ chức kinh doanh chứng khoán./ Pursuant to the list of auditing companies approved by the State Securities Commission to audit issuing organizations, listed organizations and securities trading organizations

Để phục vụ cho việc kiểm toán báo cáo tài chính năm 2025 của Công ty CP Đầu tư – Kinh doanh Nhà, Ban kiểm soát công ty đã tìm hiểu và lựa chọn các đơn vị kiểm toán sau:

In order to audit financial statements in 2025 of company, The Supervisory Board has researched and selected the following audit companies:

1. Công ty TNHH EY Việt Nam/ Ernst & Young Vietnam Co. Ltd.
2. Công ty TNHH PwC Việt Nam/ PwC Vietnam Co. Ltd
3. Công ty TNHH Kiểm toán và Tư vấn Chuẩn Việt – VIETVALUES/ Chuan Viet Auditing and Consulting Co. Ltd
4. Công ty TNHH Dịch vụ Tư vấn Tài chính Kế toán & Kiểm toán Phía Nam (AASCS) / Southern Accounting & Auditing Financial Consulting Services Co. Ltd

Kính trình Đại Hội Đồng Cổ Đông ủy quyền cho Hội Đồng Quản Trị Công ty quyết định chọn lựa công ty kiểm toán trong danh sách trên để kiểm toán báo cáo tài chính năm 2025 phù hợp với điều kiện thực tế của công ty.

Respectfully submit to the AGM to authorize the Company's BOD to decide on selecting an auditing company from the above list to audit the 2025 financial statements in accordance with the actual conditions of the Company.

Trân trọng/ Best Regards

TM. BAN KIỂM SOÁT/ ON BEHALF OF SB
TRƯỞNG BAN/ HEAD OF SB
PHAN THỊ HỒNG LIÊN

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

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Số: 05/TT-ĐTKDN-HĐQT

Tp. Hồ Chí Minh, ngày 01 tháng 04 năm 2025

TỜ TRÌNH/ PROPOSAL*V/v: Kế hoạch đầu tư kinh doanh năm 2025**Re: Business and investment plan in 2025*Kính trình: Đại hội đồng cổ đông - Công ty Cổ phần Đầu tư – Kinh doanh nhàRespectfully To: The Annual General Meeting of Shareholders

- Căn cứ Điều lệ Công ty cổ phần Đầu tư – Kinh doanh nhà Pursuant to the Charter of Investment and Trading of Real Estate Co.,

Hội đồng quản trị công ty trình Đại hội đồng cổ đông năm 2025 xem xét, phê duyệt kế hoạch đầu tư kinh doanh năm 2025 với một số tiêu chí chính như sau:

The Board of Directors respectfully submits to the AGM for consideration and approval of the 2025 business and investment plan as below:

STT No	HẠNG MỤC Criteria	Kế hoạch 2025/ Plan in 2025 (triệu đồng/ million VND)
I	TỔNG DOANH THU/ TOTAL NET REVENUE	640.770
1	Kinh doanh nhà/ Real estate	28.000
2	Xây lắp/ Construction	200.000
3	Cho thuê bất động sản và khác/ Real estate rental and others	77.770
4	Dịch vụ khách sạn/ Hotel services	335.000
II	LỢI NHUẬN SAU THUẾ/ PROFIT AFTER TAX	36.100

Trân trọng.

Best Regards.

TM. HỘI ĐỒNG QUẢN TRỊ
CHỦ TỊCH**NGUYỄN MÃNH**

**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

18 Nguyễn Bình Khiêm, P. Đakao, Q. 1, TP. HCM. ĐT: 3.8230 256 - Fax: 3.8293 764 www.intresco.com.vn

*No: 06 /ĐTKDN-HĐQT**Hochiminh City, April 01st, 2025*

PROPOSAL

*Re: Revise and supplement the contents of the Company's Organization and Operation Charter**Respectfully To: The Annual General Meeting of Shareholders*

- Pursuant to the Charter of Investment and Trading of Real Estate Co.,
- Pursuant to 2020 Law on Enterprises;
- Pursuant to Circular No. 116/2020/TT-BTC dated December 31, 2020 of the Minister of Finance

The Board of Directors proposes to revise and supplement contents of the Company's Organization and Operation Charter as follows:

CURRENT CONTENT	REVISED CONTENT
Article 1. Definitions	Article 1. Definitions 1. For the purpose of this Charter, the terms below are construed as follows: (Supplement): k) “shareholder” means an individual or organization that owns at least one share of the Company; l) “founding shareholder” means a shareholder that holds at least one ordinary share and is included in the Company’s list of founding shareholder;

	g) “ <i>Stock Exchanges</i> ” include Vietnam Exchange (VNX) and its subsidiary companies
Article 9. Transfer of shares 2. In the case of the death of a shareholder, the executors or administrators of the dead’s asset shall be recognized by the Company as the only person(s) having rights to or interest in the shares, but this provision does not release the deceased shareholder’s asset from any liability in respect of any shares held by him/ her.	Article 9. Transfer of shares 2. In the case of the death of a shareholder, the inheritance of shares shall be subject to the provisions of relevant laws.
Article 10. Withdrawal of shares 5. The shareholder holding the withdrawn shares will no longer be shareholder of these shares but still have to pay all related amounts plus interest (not exceeding 1.5 times the 12-month loan interest rate of the Bank for Foreign Trade of Vietnam) at the time of withdrawal under the decision of the Board of Directors from the date of withdrawal to the date of payment. The Board of Directors has the full authority to enforce payment for the entire value of the share certificate at the time of withdrawal or may reduce payment of part or all of that amount.	Article 10. Withdrawal of shares 5. The shareholder holding the withdrawn shares will no longer be shareholder of these shares but still has the liability in proportion to the total nominal value of the subscribed shares upon withdrawal under the decision of the Board of Directors for the period from the date of withdrawal to the date of payment. The Board of Directors has the full authority to enforce payment for the entire value of the share certificate at the time of withdrawal
Article 13. Obligations of shareholders	Article 13. Obligations of shareholders <i>(Supplement)</i> 1. Do not withdrawn capital contributed in ordinary shares in any form, except the shares are repurchased by the Company or another person. In case the shareholder withdraws part or all of the contributed capital contrary to the provisions of this clause, that shareholder

<p>2. Participate in the GMS and exercise the right to vote in person or authorized representative or electronic votes. Shareholders authorize a member of the Board of Directors to represent them at the General Meeting of Shareholders.</p>	<p>and the related-interest person in the Company shall be jointly liable for the debts and other obligations of the Company within the value of the withdrawn shares and any damages incurred.</p> <p>2. Protect the confidential of information provided by the Company in accordance with the Company's Charter and the law; only use the provided information for exercising and protecting their lawful rights and interests; do not copy, send the information provided by the Company to any other organizations and individuals</p> <p>3. Participate in the GMS and exercise the right to vote in the following manners:</p> <p>a) Participate and vote in person at the meeting;</p> <p>b) Authorize other organizations and individuals to participate and vote at the meeting;</p> <p>c) Participate and vote at online meeting; cast electronic votes or in other electronic forms;</p> <p>d) Send votes by mail, fax or email;</p> <p>d) Send votes by [other means] prescribed in the Company's Charter</p>
<p>Article 15. Rights and obligations of General Meeting of Shareholders</p>	<p>Article 15. Rights and obligations of General Meeting of Shareholders (GMS)</p> <p><i>Clause 2. The GMS shall discuss and approve the following issues:</i></p> <p><i>(Supplement)</i> Contracts, transactions of borrowing, lending, selling assets with a value greater than 10% of the total value of the company's assets recorded in the last financial report between the company and shareholder owning from 51% of the total voting shares or a person related to that shareholder.</p>

<p>Article 27. Rights and obligations of the Board of Directors</p> <p>h. Approve contracts for purchase, sale, borrowing, lending and other contracts and transactions with a value of 35% or more of the total asset value recorded in the Company's most recent financial report, except Company's Charter stipulates a different ratio or value and the contract or transaction falls under the decision-making authority of the General Meeting of Shareholders as prescribed in Point d, Clause 2, Article 138, Clauses 1 and 3, Article 167 of the Law on Enterprises</p>	<p>Article 27. Rights and obligations of the Board of Directors</p> <p>h. The Board of Directors approve major contracts and transactions of the Company (including but not limited to contracts, transactions of purchase, sale, borrowing, lending, merger, acquisition, joint venture and other contracts and transactions) with a value equal to or greater than thirty-five percent (35%) of the total value of assets recorded in the Company's last financial report, except for contracts and transactions under the authority of the General Meeting of Shareholders as prescribed in Points o and q, Clause 2, Article 15 of this Charter.</p> <p>r. Approve contracts, transactions in accordance with the provisions of Clause 1, Article 167 of the Enterprise Law and with a value of less than 35% of the total value of the enterprise's assets recorded in the last report. In this case, the company's representative signing the contract or transaction must notify the Board of Directors and the Supervisory Board about the subjects related to the transaction or contract and attach the draft contract or the main content of the transaction. The Board of Directors shall decide on the approval of the contract or transaction within 15 days from the date of receipt of the notice. Board members that have interests related to parties in contracts and transactions do not have voting rights.</p>
<p>Article 32. Managing people</p>	<p>Article 32. Person in charge of company administration</p> <p><i>(Supplement)</i> The Company's executives include the General Director, Deputy General Directors and Chief Accountant.</p>

Article 36. Responsibility for honesty and prevention of conflict of interest (Deleted due to duplication with Article 43)	
Article 37. Responsibility for damage and compensation (Deleted due to duplication with Article 44)	

The Board of Directors respectfully submits to the Annual General Meeting of Shareholders for consideration and approval of supplement the contents of the Company's Organization and Operation Charter.

Best Regards.

**ON BEHAFE OF BOD
CHAIRMAN**



NGUYỄN MÃNH