

Hanoi, January 24, 2025

No.: **16** /2025/BC-CT6

REPORT
ON CORPORATE GOVERNANCE
For the year 2024

To: - The State Securities Commission;
- Hanoi Stock Exchange.

- Name of company: Hanoi Housing Development and Investment Joint Stock Company No 6
- Address of headoffice: 6A Floor, Diamond Flower Building, 48 Le Van Luong Street, Nhan Chinh Ward, Thanh Xuan District, Hanoi
- Telephone: 024.62591706 Email: handico6@gmail.com
- Charter capital: VND 151,200,000,000
- Stock code: HD6
- Governance model: The General meeting of Shareholders, Board of Directors, Board of Supervisors, Board of General Management.
- The implementation of internal audit: Not yet implemented

I. Activities of the General Meeting of Shareholders:

Information on meetings, resolutions of the General Meeting of Shareholders (including the resolutions of the General Meeting of Shareholders approved in the form of written comments):

No.	Resolution/ Decision No.	Date	Content
1	11/2024/NQ-DHDCD	20/06/2024	<ul style="list-style-type: none">- Approving on the 2023 Board of General Management's report on the business performance and the proposed 2024 business plan.- Approving on the 2023 Board of Directors' activity report and the operational orientation for 2024.- Approving on the 2023 Board of Supervisors' activity report and the operational direction for 2024.

			<ul style="list-style-type: none"> - Approving on the audited separated and consolidated financial statements. - Approving on the 2023 profit distribution plan and the payment of dividends, and 2024 projections. - Approving on the selection of an independent auditing firm to audit the 2024 financial statements. - Approving on 2023 remuneration for the Board of Directors and the Board of Supervisors, and 2024 projections. - Approving on scrip issuing plan to pay dividends in 2024. - Approving on public offering plan for existing shareholders in 2024. - Approving on the dismissal of Mr. Hoang Tuan Anh from his position as a member of the Board of Directors for the 2020-2025 term due to personal reasons. The Board of Directors will continue to operate with four members for the remainder of the 2020-2025 term. - Approving on amendments to Article 26 of the Company's Charter; Article 24 of the Internal Corporate Governance Regulations; and Article 5 of the Operational Regulations of the Board of Directors of Hanoi Housing Investment and Development Joint Stock Company No. 6, regarding the number of members on the Board of Directors. - Delegating the Board of Directors to selectively incorporate shareholder feedback from the General Meeting and related documents, based on the actual situation of each phase, to fully implement the contents of this resolution. Additionally, the Board is tasked with directing and managing the Company's operations and addressing financial issues in compliance with legal regulations and the Company's Charter.
2	15/2024/NQ-DHDCD	26/11/2024	<ul style="list-style-type: none"> - Approving on the decision not to proceed scrip issuing plan to pay dividends to pay dividends for

			<p>the year 2023. Handico6 will not issue 1,512,000 shares to pay dividends for 2023 (equivalent to 10% of the charter capital) and propose to the General Meeting of Shareholders (GMS) a revised plan to pay dividends for 2023 in cash.</p> <ul style="list-style-type: none"> - Approving on the adjustment of the 2023 dividend payment plan: 2023 dividend: 10% of the charter capital; Payment method: In cash; Eligible recipients: Shareholders whose names appear in the list of shares owners as of the record date for receiving the 2023 cash dividend, as certified by the Vietnam Securities Depository and Clearing Corporation. - Approving on the authorization for the Company's Board of Directors to determine the record date for the list of shareholders entitled to receive the 2023 cash dividend and to take necessary steps with the relevant authorities to ensure timely payment of cash dividends to shareholders.
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II. Board of Directors (2024 annual report)

1. Information about the members of the Board of Directors (BODs)

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 disappointment
1	Mr Le Quoc Binh	Chairman of the BODs	07/2005–present	
2	Mr Be Ngoc Long	Member of the BODs	07/2020 – present	
3	Mr Hoang Tuan Anh	Independent member of the BODs	07/2020	20/06/2024
4	Mr Vu Tuan Anh	Independent member of the BODs	29/04/2008–present	
5	Mr Pham Ngoc Chien	Independent member of the BODs	07/2015–present	

2. Meetings of the Board of Directors

No.	Board of Director's member	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence
1	Mr Le Quoc Binh	07/07	100%	
2	Mr Be Ngoc Long	07/07	100%	
3	Mr Hoang Tuan Anh	03/03	100%	Dismissed effective from 20/06/2024
4	Mr Vu Tuan Anh	07/07	100%	
5	Mr Pham Ngoc Chien	07/07	100%	

3. Supervising the Board of General Management by the Board of Director:

- The Board of Directors assigns specific responsibilities to each member to proactively monitor, supervise, and evaluate the performance of the Board of General Management.
- The Board of Directors regularly organizes meetings to review and assess the implementation of the annual target programs approved by the General Meeting of Shareholders.
- The Board of Directors convenes meetings or collects opinions from its members regarding proposals from the Board of General Management that fall under the authority of the Board of Directors, as stipulated by the Law on Enterprises, the Company's Charter, and other relevant legal regulations.
- The Board of Directors conducts business trips and on-site inspections of the progress of major projects and works to evaluate performance and coordinate solutions to support the Board of General Management in completing its tasks.

4. Activities of the Board of Directors' subcommittees (If any): None

5. Resolutions of the Board of Directors (2024 annual report):

No.	Resolution/Decision No.	Date	Content	Approval rate
1	01A/2024/NQ-HDQT	03/01/2024	Approving on the increasing in HVAC system assets for the Diamond Flower Building.	100%
2	01/2024/NQ-HDQT	26/03/2024	Agreement on the plan to organize the Annual General Meeting of Shareholders (AGM) for the fiscal year 2023.	100%

3	02/2024/NQ-HDQT	09/05/2024	Arrangement on the organizing the AGM for the fiscal year 2023.	100%
4	12/2024/NQ-HDQT	19/07/2024	Approving on the implementation of scrip issuing plan to pay 2023 dividends.	100%
5	13/2024/NQ-HDQT	11/10/2024	Approving on the to seek shareholder opinions via questionnaire survey regarding the adjustment of the 2023 profit distribution plan; Approving on the finalizing the shareholder list to seek shareholder opinions via questionnaire survey	100%
6	14/2024/NQ-HDQT	18/10/2024	Approving on the adjustment to the timeline for finalizing the shareholder list to seek shareholder opinions via questionnaire survey	100%
7	16/2024/NQ-HDQT	27/11/2024	Approving on the 2023 dividend payment in cash at a rate of 10% of the charter capital; agreement on the final shareholder list date for dividend payment rights and the timeline for the dividend distribution.	100%
8	17/2024/NQ-HDQT	16/12/2024	Approving on the participation in receiving the transfer of the High-Rise Commercial Apartment Project in Bo Xuyen Ward, Thai Binh Province, along with other related matters.	100%

III. Board of Supervisors (2024 annual report):

1. Information about members of Board of Supervisors (BOS)

No	Members of Board of Supervisors	Position	The date becoming/ceasing to be the member of the BOS	Qualification
1	Ms Nguyen Thi Thu Hien	Head of Board of Supervisors	07/2015 - present	Master's Degree in Human Resource Management

2	Ms Phan Thi Kim Dung	Member of Board of Supervisors	06/2020 - present	Bachelor's Degree in Economics
3	Mr Pham Anh Tu	Member of Board of Supervisors	07/2010 - present	Engineer

2. Meetings of Board of Supervisors

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Ms Nguyen Thi Thu Hien	02/02	100%	100%	
2	Mr Pham Anh Tu	02/02	100%	100%	
3	Ms Phan Thi Kim Dung	02/02	100%	100%	

3. Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors:

- Monitor and update the progress of implementing the target programs in accordance with the resolutions of the Annual General Meeting of Shareholders.
- Monitor and update the implementation status of the resolutions and decisions made by the Board of Directors and the Board of General Management.
- Monitor and evaluate compliance with the company charter and corporate laws by the Board of Directors and the Board of General Management.

4. The coordination among the Board of Supervisors, the Board of General Management, Board of Directors and other managers:

- The Board of Directors and the Board of General Management shall proactively provide information and documents related to the implementation of the annual target programs as per the resolutions of the Annual General Meeting of Shareholders.
- The Board of Directors and the Board of General Management shall proactively provide information and documents related to the issuance of resolutions and decisions.
- Based on the provided information and documents, the Board of Supervisors shall review and evaluate the implementation level and its compliance with the company charter as well as the provisions of Law on enterprises

5. Other activities of the Board of Supervisors: None

IV. Board of General Management

No.	Members of Board of General Management	Position	Qualification	Date of birth
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1	Mr Be Ngoc Long – General Director	24/08/1958	Kỹ sư	10/2016 – present
2	Mr Hoang Que Son – Vice General Director	31/07/1957	Kỹ sư	01/2008 – present
3	Mr Ngo Van Dong – Vice General Director	26/06/1976	Cử nhân	07/2015 – present
4	Mr Dinh Ngoc Linh – Vice General Director	04/12/1972	Cử nhân	11/2022 – present

V. Chief Accountant

Name	Date of birth	Qualification	Date of appointment/ dismissal
Ms Duong Thi Thai Huong	14/11/1963	Bachelor of Economics	04/2016 – present

VI. Training courses on corporate governance:

Training programs on corporate governance attended by members of the Board of Directors, Board of Supervisors, General Director, other management personnel, and the Corporate Secretary as required by corporate governance regulations:

Attended the online conference titled *"Key Notes on Compliance with Securities and Stock Market Regulations for Public and Listed Companies; Common Errors in Preparing and Presenting Financial Statements of Public and Listed Companies,"* organized by the State Securities Commission on 28/06/2024.

VII. The list of affiliated persons of the public company and transactions of affiliated persons of the Company:

- The list of affiliated persons of the Company (Appendix I - Attached to this report)
- Transactions between the Corporation and its affiliated persons or between the Corporation and its major shareholders, internal persons and affiliated persons:

No.	Name of organization/ individual	Relationship with the Company	Time of transactions with the Company	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (if any, specifying date of issue)	Content, quantity, total value of transaction
1	Mr Le Quoc Binh	Chairman of the BODs, major shareholder	In 2024 (Received monthly)	- According to the General Assembly Resolution No.	The salary and remuneration for the 12 months of 2024 amount to

				11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the Board of Directors and Board of Supervisors in 2024; - According to the labor contract.	VND 651,588,000.
			December 2024		December 2024: Loan Payables Loan principal incurred: VND 9,000,000,000 Interest payable: VND 44,383,561
2	Mr Le Hoang Nam	Chairman of the BODs's son	December 2024		December 2024: Loan Payables Loan principal incurred: VND 12,000,000,000 Interest payable: VND 62,288,217
3	Mr Be Ngoc Long	General Director, Member of the BODs	In 2024 (Received monthly)	- According to the General Assembly Resolution No. 11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the Board of Directors and Board of Supervisors in 2024; - According to the labor contract.	The salary and remuneration for the 12 months of 2024 amount to VND 565,100,000
					- As of 31/12/2021, Interest payable: VND 111,287,671 Loan principal payable: VND 600,000,000 - Year 2022: Interest incurred: VND

					60,000,000 Interest paid: VND 111,287,671 - Year 2023: Interest incurred: VND 60,000,000 Interest paid: VND 111,287,671 - Year 2024: Interest incurred: VND 60,164,384 - As of 31/12/2024: Loan principal payable: VND 600,000,000 Interest payable: VND 60,164,384
4	Mr Ngo Van Dong	Vice General Director	In 2024 (Received monthly)	According to the labor contract	The salary for the 12 months of 2024 amount to VND 293,845,818
5	Mr Hoang Que Son	Vice General Director	In 2024 (Received monthly)	According to the labor contract	The salary for the 12 months of 2024 amount to VND 404,439,195 - As of 31/12/2021: Loan principal payable: VND 300,000,000 - Year 2022: Loan principal repaid: VND 300,000,000 - Remaining loan principal as of 31/12/2022: VND 0
6	Mr Dinh Ngoc Linh	Vice General Director	In 2024 (Received monthly)	According to the labor contract	The salary for the 12 months of 2024 amount to VND 471,330,000
7	Mr Vu Tuan Anh	Member of the BODs	In 2024 (Received monthly)	- According to the General Assembly Resolution No. 11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the	The remuneration for the 12 months of 2024 amount to VND 31,680,000

				Board of Directors and Board of Supervisors in 2024.	
8	Mr Hoang Tuan Anh	Member of the BODs	In 2024 (Received monthly)	- According to the General Assembly Resolution No. 11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the Board of Directors and Board of Supervisors in 2024.	The remuneration for the 04 months of 2024 amount to VND 10,560,000
9	Mr Pham Ngoc Chien	Member of the BODs	In 2024 (Received monthly)	- According to the General Assembly Resolution No. 11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the Board of Directors and Board of Supervisors in 2024.	The remuneration for the 12 months of 2024 amount to VND 31,680,000
10	Ms Duong Thi Thai Huong	Chief Accountant	In 2024 (Received monthly)	According to the labor contract	The salary for the 12 months of 2024 amount to VND 418,695,857
11	Ms Nguyen Thi Thu Hien	Head of the Board of Supervisors	In 2024 (Received monthly)	- According to the General Assembly Resolution No. 11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the Board of Directors and Board of Supervisors in 2024.	The remuneration for the 12 months of 2024 amount to VND 25,344,000
					- As of 31/12/2021: Interest payable: VND 34,849,315 Loan principal payable: VND 1,000,000,000 - Year 2022: Interest incurred: VND

					180,767,122 Interest paid: VND 215,616,437 - Year 2023: Interest incurred: VND 70,000,000 Year 2024: Interest incurred: VND 70,191,781 Interest paid: VND 140,191,781 - As of 31/12/2024: Loan principal payable: VND 1,000,000,000
11	Mr Pham Anh Tu	Member of the Board of Supervisors	In 2024 (Received monthly)	<ul style="list-style-type: none"> - According to the General Assembly Resolution No. 11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the Board of Directors and Board of Supervisors in 2024. - According to the labor contract 	The salary and remuneration for the 12 months of 2024 amount to VND 303,187,532
12	Ms Pham Thi Kim Dung	Member of the Board of Supervisors	In 2024 (Received monthly)	<ul style="list-style-type: none"> - According to the General Assembly Resolution No. 11/NQ-DHDCD dated June 20, 2024, approving the remuneration for the Board of Directors and Board of Supervisors in 2024. - According to the labor contract 	The salary and remuneration for the 12 months of 2024 amount to VND 192,219,212
13	Ms Pham Ngoc Quynh	Person in charge of Corporate Governance, Information	In 2024 (Received monthly)	According to the labor contract	The salary for the 12 months of 2024 amount to VND 273,440,870

		disclosure authorized person			
14	Handico6 Real Estate Trading and Services Joint Stock Company	Subsidiary company	Year 2024		<p>- Revenue equipment rental and other income: VND 5,051,747,297</p> <p>Outstanding Balances as of 31/12/2024:</p> <p>+ Accounts receivable (equipment rental): VND 1,926,117,600</p> <p>+ Accounts payable (service fees): VND 2,208,478,014</p> <p>Of which, service purchase value incurred: VND 735,810,028</p>
15	Handico6 Ha Long Housing Development and Investment Joint Stock Company (HANDICO 6 Ha Long)	Subsidiary company	Year 2024		<p>- Construction revenue: VND 33,882,896,295</p> <p>Outstanding Balances as of 31/12/2024:</p> <p>+ Accounts receivable (construction of Project E1 Ha Long): VND 20,273,500,976</p> <p>+ Accounts payable (real estate purchase): VND 7,643,767,936</p>
			Year 2024		<p>- Loans:</p> <p>+ Beginning balance: VND 19,400,000,000</p> <p>+ Increase during the year: VND 15,000,000,000</p> <p>+ Ending balance (as of 31/12/2024): VND 34,400,000,000</p> <p>- Loan Interest:</p> <p>+ Beginning balance: VND 1,475,701,792</p> <p>+ Interest incurred</p>

					during the year: VND 62,599,451 + Interest paid during the year: VND 1,538,301,243
			Year 2024		Dividends that HANDICO 6 Ha Long pays for HD6: VND 50,000,000,000
16	Handico6 Electromechanical Installation Joint Stock Company	Associate company	Year 2024		- Loan Incurred During the Year, Amount borrowed: VND 25,100,000,000 - Loan Interest: Interest payable: VND 38,440,822

3. Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: None
4. Transactions between the Company and other objects:
 - 4.1. Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Director have been founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting):

No.	Name of the related companies	The relationship between internal actors and related companies	Transactions between HD6 and related companies in three latest years (as of 30/12/2024)
1	Handico6 Ha Long Housing Development and Investment Joint Stock Company (HANDICO 6 Ha Long)	Mr Be Ngoc Long is the Chairman of the BODs	<ul style="list-style-type: none"> - In 2021: HD6 borrowed VND 10,000,000,000 from the HANDICO 6 Ha Long to supplement working capital for the construction of Project E1 in Ha Long while both companies were still unable to determine the project's value based on phases. Interest to be paid: VND 65,211,233. - In 2022: HD6 borrowed VND 51,000,000,000 from the HANDICO 6 Ha Long to supplement working capital for the construction of Project E1 in Ha Long while both companies were still unable to determine the project's value based on phases.

			<p>Interest to be paid: VND 910,728,767</p> <ul style="list-style-type: none"> - In 2023: HD6 borrowed VND 17,500,000,000 from the HANDICO 6 Ha Long to supplement working capital for the construction of Project E1 in Ha Long while both companies were still unable to determine the project's value based on phases. Loan repayment and interest payment were made via offsetting the loan against the construction debt for Project E1 – Ha Long, amounting to: VND 58,100,000,000. <p>Interest to be paid: VND 113,359,999</p> <ul style="list-style-type: none"> - In 2024: HD6 incurred a loan from HANDICO 6 Ha Long during the year amounting to VND 49,100,000,000, with VND 17,500,000,000 repaid. As of December 31, 2024, HD6's outstanding loan balance with HANDICO 6 Ha Long was VND 34,400,000,000. The loan was obtained to support the construction of the E1 Ha Long Project while the two companies have not yet determined the project implementation value by phases. <p>+ Payments received from buyers (progress payments) for the E1 Ha Long Project construction.</p> <p>* In 2021:</p> <ul style="list-style-type: none"> - Receivable balance as of 31/12/2020: VND 6,334,394,628 - Total receivables during the year: VND 237,605,374,342 - Amount collected: VND 373,172,346,269 <p>* In 2022:</p> <ul style="list-style-type: none"> - Total receivables during the year: VND 194,003,065,245 - Amount collected: VND 51,408,368,044 <p>* In 2023:</p> <ul style="list-style-type: none"> - Total receivables during the year: VND 59,057,445,582 - Amount collected: VND 59,698,851,368 <p>* In 2024:</p> <ul style="list-style-type: none"> - Total receivables during the year: VND 37,271,185,925 - Amount collected: VND 17,049,609,809 - Outstanding receivables as of 31/12/2024: VND 20,273,500,976 <p>+ Dividend Payments:</p>
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			<p>* In 2021:</p> <ul style="list-style-type: none"> - Total receivables during the year: VND 54,811,159,696 <p>* In 2022:</p> <ul style="list-style-type: none"> - Total receivables during the year: VND 46,804,806,557 - Amount collected: VND 74,811,159,696 <p>* In 2023:</p> <ul style="list-style-type: none"> - Total receivables during the year: VND 15,080,953,002 - Amount collected: VND 41,885,759,559 <p>* In 2024:</p> <ul style="list-style-type: none"> - Total receivables during the year: VND 50,000,000,000 - Amount collected: VND 50,000,000,000 <p><u>+ Payments to Sellers:</u></p> <p>* In 2024:</p> <ul style="list-style-type: none"> - Payables for real estate purchases and service costs: VND 10,089,934,861 - Amount paid: VND 2,446,166,925 - Outstanding payables to HANDICO 6 Ha Long as of 31/12/2024: VND 7,643,767,936.
2	Handico6 Real Estate Trading and Service Joint Stock Company	Subsidiary company	<p><u>+ Dividend Payments and Other Receivables</u></p> <p>* In 2021:</p> <ul style="list-style-type: none"> - Opening balance: VND 6,500,000,000 - Total receivables: VND 7,630,211,142 (dividends: VND 6,702,201,455; others: VND 928,009,687) - Total collected: VND 7,420,671,353 (dividends: VND 6,438,661,666; others: VND 928,009,687) <p>* In 2022:</p> <ul style="list-style-type: none"> - Receivables during the year: VND 7,848,671,791 (dividends: VND 7,769,667,600) - Collected: VND 6,788,543,980 (dividends: VND 6,702,201,455) <p>* In 2023:</p> <ul style="list-style-type: none"> - Receivables during the year: VND 10,029,485,199 (dividends: VND 9,952,198,490) - Collected: VND 13,769,667,600 (dividends) <p>* In 2024:</p>

			<ul style="list-style-type: none"> - Receivables: VND 75,569,226 (others) - Collected: VND 4,105,054,425 (dividends + others) - Closing balance as of 31/12/2024: VND 0 (no outstanding receivables) <p><u>Payments to Suppliers (Service Fees to Handico6)</u></p> <p>* In 2021:</p> <ul style="list-style-type: none"> - Opening balance: VND 756,516,902 - Paid: VND 529,201,714 <p>* In 2022:</p> <ul style="list-style-type: none"> - Payables: VND 618,520,342 - Paid: VND 86,342,525 <p>* In 2023:</p> <ul style="list-style-type: none"> - Payables: VND 1,059,948,065 - Paid: VND 86,342,525 <p>* In 2024:</p> <ul style="list-style-type: none"> - Payables: VND 3,757,591,135 - Paid: VND 806,576,269 - Closing balance as of 31/12/2024: VND 2,208,478,014 <p><u>Payments from Buyers (Equipment Lease to Handico6)</u></p> <p>* In 2023: Equipment lease revenue: VND 49,500,000</p> <p>* In 2024: Equipment lease revenue amounted to VND 5,481,352,800, and the amount paid by Handico6 Real Estate Trading and Services JSC to HD6 for equipment rental was VND 5,481,352,800.</p> <p><u>Other Payables (Interest Payments)</u></p> <p>* In 2021:</p> <ul style="list-style-type: none"> - Opening balance: VND 1,234,317,807 - Interest payable: VND 283,768,493 - Paid: VND 1,518,086,300 <p>* In 2022: Interest payable: VND 101,893,151</p> <p>* In 2023: Interest paid: VND 101,893,151</p> <p><u>Loans from Handico6</u></p> <p>* In 2021:</p> <ul style="list-style-type: none"> - Opening loan balance: VND 5,300,000,000 - Repaid: VND 5,300,000,000 <p>* In 2022: Loan disbursed: VND 4,000,000,000</p> <p>* In 2023: Loan repaid: VND 4,000,000,000</p>
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3	Handico6 Electromechanical Construction JSC	Associated company	<p><u>Payments for Sellers</u> (HD6's Payables to Handico6 Mechanical and Electrical Construction Joint Stock Company for Construction Work):</p> <p>* In 2021:</p> <p>Outstanding balance as of 31/12/2020: VND 248,043,055</p> <p>- Payables incurred during the year: VND 1,529,219,119</p> <p>- Payments made during the year: VND 1,687,069,247</p> <p>* In 2022:</p> <p>- Payables incurred during the year: VND 3,410,728,223</p> <p>- Payments made during the year: VND 2,693,968,001</p> <p>* In 2023:</p> <p>- Payables incurred during the year: VND 180,606,888</p> <p>- Payments made during the year: VND 180,606,888</p> <p>* In 2024:</p> <p>- Payables incurred during the year: VND 217,950,180</p> <p>- Payments made during the year: VND 528,817,219</p> <p><u>Payments for Buyers</u> (HD6's Receivables from Handico6 Mechanical and Electrical Construction Joint Stock Company for Service Fees):</p> <p>* In 2024 (Service Fees):</p> <p>- Receivables incurred during the year: VND 3,000,000</p> <p>- Payments collected during the year: VND 3,000,000</p> <p><u>Loans and Loan Interest:</u></p> <p>* In 2021: HD6 borrowed from Handico6 Mechanical and Electrical Construction JSC: VND 151,021,292</p> <p>* In 2022: Loans incurred: VND 794,106,817, Payments made: VND 945,128,109</p> <p>* In 2024: Loans incurred: VND 25,100,000,000, Interest payable: VND 38,440,822</p>
4	VietPol Joint Stock Company for Investment and Development of Houses No. 6	Mr Le Quoc Binh is the Chairman of the BODs	<p>- In 2022: Business capital contribution: VND 1,047,993,600</p> <p>- In 2024: Business capital contribution: VND 766,974,318</p>

The transactions between the HD6 and the HANDICO 6 Ha Long have been listed in Section 2. of this part

- 4.2. Transactions between the Corporation and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, General Director and other managers as a member of Board of Directors, Director:

None

- 4.3. Other transactions of the Corporation (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, General Director and other managers:

None

VIII. Share transactions of internal persons and their affiliated persons (2024 annual report):

1. The list of internal persons and their affiliated persons: (Appendix 2- Attached to this report).
2. Transactions of internal persons and affiliated persons with shares of the company: (Appendix 3- Attached to this report).

IX. Other significant issues: None

Recipients:

- As stated above
- Archived: Administrator

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD**



Le Quốc Bình

HANOI HOUSING DEVELOPMENT AND INVESTMENT CORPORATION
HANOI NO. 6 HOUSING DEVELOPMENT AND INVESTMENT JOINT
STOCK COMPANY NO 6
HANDIC06

THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

APPENDIX 1: THE LIST OF AFFILIATED PERSONS OF THE COMPANY

No.	Name of organization/individual	Securities trading account (if any)	Position at the Company (if any)	NSH No., date of issue, place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Reasons	Relationship with the Company
1	Mr Le Quoc Binh		Chairman of the BODs, major shareholder	001059011679	Penthouse CH 4, Diamond Building, Lot C1, Nhan Chinh, Thanh Xuan, Hanoi	07/2005 – present			Internal person
2	Mr Be Ngoc Long		Member of the BODs, General Director	001058012315	Room 1003, Lancaster Building, 20 Nui Truc, Giang Vo, Ba Dinh, Hanoi	07/2020 – present			Internal person
3	Mr Pham Ngoc Chien		Independent member of the BODs	001065007867	No. 374, Group 17, Lang Thuong, Dong Da, Hanoi	07/2015 – present			Internal person
4	Mr Vu Tuan Anh		Independent member of the BODs	001075018004	Room 1809, 25T2 Hoang Dao Thuy	29/04/2008 – present			Internal person
5	Mr Hoang Tuan Anh		Independent member of the BODs	001086027932	House No. 10, Alley 1, Quang Trung, Ha Dong, Hanoi	07/2020 – present	20/06/2024	Resigned cause of personal reasons	Internal person
6	Mr Hoang Que Son		Vice General Director	040057000327	No. 8Q25, Alley 136 Nguyen An Ninh, Hai Ba Trung, Hanoi	01/2008 – present			Internal person

7	Mr Ngo Van Dong		Vice General Director	034076000783	Room 2711, Diamond Flower Building, 48 Le Van Luong, Thanh Xuan, Hanoi	07/2015 – present			Internal person
8	Mr Dinh Ngoc Linh		Vice General Director	001072036099	47/91 Tran Duy Hung, Trung Hoa, Cau Giay, Hanoi	11/2022 – present			Internal person
9	Ms Nguyen Thi Thu Hien		Head of Board of Supervisors	040178005546	Unit 3411, Diamond Flower Building, Thanh Xuan, Hanoi	07/2015 – present			Internal person
10	Mr Pham Anh Tu		Member of Board of Supervisors	001070012103	No. 17, Alley 260/1, Alley 260, Doi Can Street, Lieu Giai, Ba Dinh, Hanoi	06/2020 – present			Internal person
11	Ms Pham Thi Kim Dung		Member of Board of Supervisors	015170000105	203, A5 Khuong Trung, Hanoi	07/2010 – present			Internal person
12	Ms Duong Thi Thai Huong		Chief Accountant	034163006697	ID, Alley 472/47, Lac Long Quan, Tay Ho, Hanoi	04/2016 – present			Internal person
13	Ms Pham Ngoc Quynh		Person in charge of Corporate Governance, Company Secretary, Information disclosure authorized person	001183034427	Penthouse CH 4, Diamond Building, Lot C1, Nhan Chinh, Thanh Xuan, Hanoi	Information disclosure authorized person from 07/2022 – present Person in charge of Corporate Governance, Company Secretary from 08/2022 – present			Internal person
14	Hanoi Investment and Housing			0100977705	House No. 34, Hai Ba Trung Street, Trang Tien	03/2005 – present			Organizations owning more

	Development Corporation				Ward, Hoan Kiem District, Hanoi				than 10% of the total voting shares
15	Handico6 Trading Services and Real Estate Corporation			0104084452	6A Floor, Mixed-use Building, Lot C1, Le Van Luong Street, Nhan Chinh Ward, Thanh Xuan District, Hanoi	2009 - present			Subsidiary company
16	Diamond Flower Tower Joint Stock Company			0102800372	No. 124 Ton Duc Thang, Quoc Tu Giam Ward, Dong Da District, Hanoi	2008 - present			Subsidiary company
17	No. 6 Ha Long Housing Investment and Development Joint Stock Company			5701851456	Plot KS-E1, Vung Dang New Urban Area, Yet Kieu Ward, Ha Long City, Quang Ninh Province	2017 - present			Subsidiary company
18	Nhan Viet Real Estate Investment & Infrastructure Corporation			0102223220	No. 17, Nui Truc Alley, Nui Truc Street, Kim Ma Ward, Ba Dinh District, Hanoi	2018 - present			Associate company
19	Handico6 Electrical and Mechanical Construction Corporation			0106144770	6A Floor, Mixed-use Building, Lot C1, Le Van Luong, Thanh Xuan, Hanoi	2013 - present			Associate company

(*) The list of related parties of the Company, as stipulated in point d, clause 23, Article 4 of the Law on Enterprises 2020, is fully presented in Appendix 2 attached to this Report.

APPENDIX 2: THE LIST OF INT

No.	Name	Securities trading account (if any)	Position at the company (if any)
1	Mr Le Quoc Binh		Chairman of the Board of Directors/Legal Representative
1.1	Hoang Thi Thuy Nga		Wife
1.2	Le Hoang Nam		Son
1.3	Ms Pham Ngoc Quynh		Daughter-in-law; Person in charge of Corporate Governance, Company Secretary, Information disclosure authorized person
1.4	Le Dieu Linh		Daughter
1.5	Le Thi Nga		Older sister
1.6	Le Thi Hang		Older sister

PERSONS IN 2024

Number of shares owned at the end of the period	Percentage of share ownership at the end of the period	Note
3,062,392	20.25%	
70,609	0.47%	
0	0%	
0	0%	
0	0%	

1.7	Trinh Van Dinh		Brother-in-law
1.8	Le Viet Tuan		Younger brother Employee
1.9	Le Quoc Thanh		Younger brother
1.10	VietPol Joint Stock Company for Investment and Development of Houses No. 6		Mr. Le Quoc Binh is Chairman of the Board of Directors
2	Mr Be Ngoc Long		Member of the BODs, General Director, Legal Representative
2.1	Ngo Khanh Lan		Wife
2.2	Be Thi Tra My		Daughter
2.3	Dinh Vu Hoang		Son-in-law
2.4	Be Thi Ngoc Quyen		Daughter

0	0%	
0	0%	
31,860	0.21%	Đã mất
0	0%	
180,312	1.19%	
0	0%	
0	0%	
0	0%	
0	0%	

2.5	Do Van Huu		Son-in-law
2.6	Be Thi Ngoc Dung		Older sister
2.7	Be Ngoc Son		Older brother
2.8	Tran Thi Loan		Sister-in-law
2.9	Be Thi Ngoc Diep		Younger sister
2.10	Tran Van Thanh		Younger brother-in-law
2.11	Handico6 Ha Long Housing Development and Investment Joint Stock Company		Mr. Be Ngoc Long is the Chairman of the BODs
3	Mr Pham Ngoc Chien		Member of the BODs
3.1	Dao Thanh Tam		Wife
3.2	Pham Ngoc Minh Anh		Daughter
3.3	Pham Ngoc Anh Sao		Daughter
3.4	Pham Ngoc Gia Huy		Son

0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
259,568	1.72%	
0	0%	
0	0%	
0	0%	
0	0%	

4	Mr Vu Tuan Anh		Member of the BODs
4.1	Vu Van Manh		Father
4.2	Nguyen Thi Hong Ninh		Mother
4.3	Kieu Thi Huong		Wife
4.4	Vu Kieu Phuong Anh		Daughter
4.5	Vu Kieu Chau Anh		Daughter
4.6	Vu Nam Khanh		Son
4.7	Vu Thi Van Anh		Younger sister
4.8	Hoang Cao The		Younger brother-in-law
4.9	Global Financial Investment Consulting Joint Stock Company		Mr. Vu Tuan Anh is the Vice General Director
4.10	Ha Long Bay Hotel Joint Stock Company		Mr. Vu Tuan Anh is the Vice General Director
5	Mr Hoang Que Son		Vice General Director

459,588	3.04%	
124,614	0.82%	
0	0%	
42,000	0.28%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
25,436	0.17%	

5.1	Kieu Thi Kim Dung		Wife	
5.2	Hoang Que Linh		Son	
5.3	Tran Xuan Lan		Daughter-in-law	
5.4	Hoang Ha		Son	
5.5	Nguyen Thi Huong		Daughter-in-law	
5.6	Handico6 Mechanical and Electrical Construction Joint Stock Company		Mr Hoang Que Son is the Chairman of the Board of Directors	
6	Mr Ngo Van Dong		Vice General Director	
6.1	Ngo Khac Thuan		Father	
6.2	Tran Thi Nhon		Mother	
6.3	Do Thi Nguyet Anh		Wife	

0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
12,287	0.08%	
0	0%	
0	0%	
0	0%	

6.4	Ngo Dinh Anh		Son
6.5	Ngo Anh Minh		Son
6.6	Ngo Hoang Anh		Son
6.7	Ngo Khac Thanh		Older brother
6.8	Le Thi Minh		Sister-in-law
6.9	Ngo Thi Binh		Younger sister
6.10	Nguyen Tuan Long		Younger brother-in-law
6.11	Handico6 Mechanical and Electrical Construction Joint Stock Company		Mr Ngo Van Dong is the Member of the Board of Directors
7	Mr Dinh Ngoc Linh		Vice General Director
7.1	Dinh Ngoc Dang		Father
7.2	Nguyen Thi Quyet		Mother

Report on corporate governance for the year 2024

0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
47,421	0.31%	
0	0%	
0	0%	

7.3	Nguyen Thi Cam Tu		Wife
7.4	Dinh Ngoc Lap Thanh		Son
7.5	Dinh Ngoc Khoi Nguyen		Son
7.6	Dinh Ngoc Gia Bao		Son
7.7	Dinh Ngoc Duy Minh		Son
7.8	Dinh Thi Thu Thuy		Younger sister
7.9	Luong Thanh Quang		Brother-in-law
8	Ms Nguyen Thi Thu Hien		Head of Board of Supervisors
8.1	Nguyen Manh Hung		Husband
8.2	Nguyen Thi Thanh		Mother
8.3	Nguyen Hung Huy		Son
8.4	Nguyen Ngoc Ha		Daughter
8.5	Nguyen Huy Hoang		Son

0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
30,814	0.2%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	

9.8	Phan Thi Minh Hoa		Younger sister
9.9	Nguyen Hau Sinh		Brother-in-law
10	Mr Pham Anh Tu		Member of Board of Supervisors
10.1	Le Thi Hong Thuy		Wife
10.2	Pham Tu Anh		Son
10.3	Pham Nhat Lam		Son
10.4	Pham Kinh Oanh		Daughter
10.5	Hoang Ngoc Ha		Brother-in-law
10.6	Pham Minh Tuan		Brother
10.7	Nguyen Thi Kim Thu		Sister-in-law

0	0%	
0	0%	
10,536	0.07%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	

10.8	Pham Thi Phuong		Sister
10.9	Vu Duc Quang		Brother-in-law
11	Ms Duong Thi Thai Huong		Chief Accountant
11.1	Nguyen Viet Phu		Husband
11.2	Nguyen Thu Phuong		Daughter
11.3	Tran Quang Nghia		Son-in-law
11.4	Nguyen Trung Nghi		Son
11.5	Duong Thi Thu Ha		Sister
11.6	Nguyen Hau Tho		Brother-in-law
11.7	Duong Chi Lam		Brother
11.8	Do Thi Hoa		Sister-in-law
11.9	Duong Chi Nam		Brother

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0	0%	
0	0%	
19,725	0.13%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	

11.10	Ta Thi Nhu Quynh		Sister-in-law	
12	Ms Pham Ngoc Quynh		Person in charge of Corporate Governance, Company Secretary, Information disclosure authorized person	
12.1	Pham Van Hai		Father	
12.2	Tiet Thi Phuong		Mother	
12.3	Le Hoang Nam		Husband	
12.4	Le Quynh Phuong		Daughter	
12.5	Le Phuong Vy		Daughter	
12.6	Le Minh Nguyet		Daughter	

0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	
0	0%	

12.7	Le Quoc Anh		Son
12.8	Pham Tuan Anh		Brother
12.9	Nguyen Thi Phuong Linh		Sister-in-law

0	0%	
0	0%	
0	0%	

APPENDIX 3: TRANSACTIONS OF INTERNAL PERSONS AND AFFILIATED PERSONS WITH SHARES OF THE COMPANY

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period (1)		Number of shares owned at the end of the period (2)		Reasons for increasing, decreasing (buying, selling, converting, rewarding, etc.)
			Number of shares	Percentage (%)	Number of shares	Percentage (%)	
1.	Mr Hoang Que Son	Vice General Director	41,476	0.27	25,436	0.17	Selling
2.	Mr Ngo Van Dong	Vice General Director	47,422	0.31	12,287	0.08	Selling
3.	Ms Nguyen Thi Thu Hien	Head of Board of Supervisors	53,914	0.35	30,814	0.20	Selling
4.	Mr Pham Anh Tu	Member of Board of Supervisors	13,036	0.09	10,536	0.07	Selling

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD



Le Quoc Binh

Basis:

- (1) : Shareholder list for voting rights as of November 1, 2024, issued by VSDC on November 5, 2024.
- (2) : Shareholder list for dividend distribution in cash for the year 2023 as of December 10, 2024, issued by VSDC on December 12, 2024; Reports on the results of stock transactions of internal personnel.