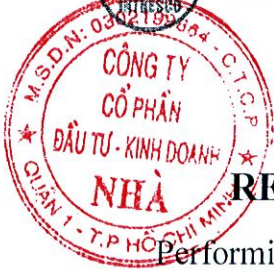


**INTRESCO****CÔNG TY CỔ PHẦN ĐẦU TƯ - KINH DOANH NHÀ**
INVESTMENT AND TRADING OF REAL ESTATE JSC

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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