

No: 931/2025/TTr-HĐQT

*Hanoi, April 4, 2025*

## **PROPOSAL**

### **Regarding: other contents under the authority of the General Meeting of Shareholders**

To : General Meeting of Shareholders of  
Fortune Vietnam Joint Stock Commercial Bank (LPBank)

LPBank Board of Directors (BOD) respectfully submit to the General Meeting of Shareholders (GMS) for approval other issues under the authority of the GMS, specifically as follows:

#### **1. Approving the listing of non -convertible bonds, bonds with warrants issued by LPBank to the public (Bonds)**

- Approving listing on the stock trading system: (i) all Bonds successfully issued before the date of the 2025 Annual General Meeting of Shareholders; and (ii) all Bonds successfully issued during the period from the date of completion of the 2025 Annual General Meeting of Shareholders to the date of completion of the 2026 Annual General Meeting of Shareholders in accordance with the provisions of relevant current laws.

- The General Meeting of Shareholders assigns/authorizes the Board of Directors to have full authority to decide and organize the implementation of procedures related to listing registration , listing implementation, trading registration and other tasks related to the operation of Bonds after listing throughout the Bond term in accordance with the provisions of law.

#### **2. Settlement for off-balance sheet loans that have been used for risk handling provisions**

a. Approve the policy of removing risk-treated debts from the off-balance sheet when the following conditions are met:

- There is a minimum period of 05 (five) years from the date of using the reserve to handle risks.

- All measures have been taken to recover the debt but have not been recovered.

- Other conditions as prescribed by the law.

b. Assign/authorize the Board of Directors to decide on off-balance sheet settlement in 2025 for specific debts that have used provisions to handle risks that meet the conditions as prescribed above.

#### **3. Regarding the purchase /transfer/lease of assets**

a. Necessity

To continue to improve the working area for all staffs, improve the business efficiency of the Bank, and at the same time contribute to enhancing the reputation, brand name and position of LPBank.

b. Suggested content

- The General Meeting of Shareholders approved the Bank's purchase/receive transfer/lease/borrow of assets to serve as the headquarters/branches/transaction offices and other units under LPBank; offices for working/studying/living for staffs.

- When purchasing/receiving transfer/leasing/borrowing assets, the General Meeting of Shareholders agrees to approve:

- Assign/authorize the Board of Directors to fully decide on the contents related to the characteristics of the assets, area of purchase/transfer/lease, purchase/transfer/lease price, deposit/guarantee ratio, payment method/method, agreement on contract content... depending on the actual situation of the specific assets. In case the value of 01 (one) asset purchased/transferred/leased is greater than 20% of the Bank's charter capital recorded in the most recent audited Financial Statement at the time of the transaction, the Board of Directors shall proactively decide to implement and report to the General Meeting of Shareholders at the latest upcoming meeting.

- The Board of Directors is proactive in implementing specific work contents to carry out the tasks approved by the General Meeting of Shareholders. through and/or assign/delegate.

**4. Assign/authorize the Board of Directors to decide on solutions to overcome major financial fluctuations of the Bank.**

The Board of Directors is responsible for reporting the implementation of the above contents to the General Meeting of Shareholders at the latest meeting.

The above contents take effect from the time of approval by the General Meeting of Shareholders.

Respectfully submit to the General Meeting of Shareholders for consideration and approval.

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

***Recipient:***

- As above;
- Board of Directors;
- Board of Supervisors;
- Board of Management;
- Storage: Governance Office, huongttt10.

**Nguyen Duc Thuy**