

DRAFT

Ninh Binh, April 27, 2025

RULES

**VOTING, ELECTION OF MEMBERS OF THE BOARD OF DIRECTORS
AT THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS
FORTUNE JOINT STOCK COMMERCIAL BANK VIETNAM**

Pursuant to the Law on Credit Institutions 2024 and documents guiding its implementation;

Pursuant to the Law on Enterprises 2020 and documents amending and supplementing it;

Pursuant to Decree 155/2020/ND-CP of the Government detailing the implementation of a number of articles of the Law on Securities;

Pursuant to the approval document of the State Bank of Vietnam on the personnel expected to be elected to the Board of Directors of Fortune Vietnam Joint Stock Commercial Bank for the IV term (2023-2028);

Pursuant to the Charter of Fortune Vietnam Joint Stock Commercial Bank.

Respectfully submit to the General Meeting of Shareholders for approval the Voting and Election Rules at the 2025 Annual General Meeting of Shareholders (General Meeting) of Fortune Vietnam Joint Stock Commercial Bank (LPBank), specifically as follows:

Article 1. Voting and election rights of shareholders attending the General Meeting

1. Each shareholder or authorized representative of a shareholder attending the General Meeting will be given:

a. 01 Voting Card: Used to express his/her opinion on the issues and contents conducted at the General Meeting.

b. 01 Voting Form: The Voting Form clearly states the shareholder's full name, number of shares owned, shareholder code, total number of votes (each share has voting rights corresponding to 01 vote); The Voting Form records the date of the General Meeting and bears the seal of LPBank or the signature of the Head of the Vote Counting Committee. The Voting Form records the contents to be voted on in the General Meeting agenda and is used to record opinions and vote.

c. 01 Ballot to elect members of the Board of Directors: Used to record the number of votes for members of the Board of Directors and to vote.

d. Shareholders or authorized representatives of shareholders (in this Regulation, they may be referred to as “shareholders”) need to carefully check the contents on the Voting Card, Voting Form and Election Form. If the contents are missing as prescribed, they need to contact the Organizing Committee of the General Meeting to exchange for another Voting Card, Voting Form and Election Form.

2. Voting rights: Each share has the right to vote corresponding to 01 vote.

3. Voting rights: Each share has the right to vote corresponding to the number of votes equal to the number of members of the Board of Directors (For example: The number of members of the Board of Directors is 021, then 01 share has the right to vote corresponding to 02 votes).

4. Shareholders or authorized representatives of shareholders who arrive after the meeting has opened and voted, are registered and have the right to participate in voting on issues arising after the shareholder has registered as a delegate, but are not allowed to participate in voting on issues that have been voted on. In this case, the validity of the issues voted on is not affected.

5. In case a shareholder has registered to attend the meeting but does not participate in voting, it is understood that the shareholder did not participate in voting on the corresponding contents.

Article 2. Regulations related to voting and vote counting

1. Voting begins when the distribution of ballots is completed and ends when the Election Committee declares the voting process closed.

2. The vote counting is conducted immediately after the voting ends.

3. The vote counting results are documented in writing and announced at the General Assembly.

Article 3. Regulations on Voting at the General Meeting

1. Voting Methods:

a. Direct public voting on each issue to be voted on by shareholders raising their voting cards at the General Meeting. The contents to be voted on by raising their voting cards include:

- Approval of the composition of the Election Committee;
- Approval of the General Meeting's Rules of Procedure;
- Approval of the General Meeting's Agenda;

- Approval of the Voting and Election Rules at the General Meeting;
- Approval of the General Meeting's Meeting Minutes.

Voting results will be announced immediately after voting on each content.

b. Public voting on other issues requiring voting by casting a ballot. The vote counting results will be announced immediately before the closing of the General Meeting.

- When casting the ballot, shareholders mark (X) or (✓) in one of the three voting boxes "Agree"; "Disagree" and "No opinion".

- In case shareholders mark incorrectly, they must cross out the wrongly marked part, sign next to the crossed out part (do not erase or correct the wrongly marked part) and mark again.

- In case shareholders do not mark (X) or (✓) in the voting box for any content, that content is considered as having no opinion.

2. Validity of Voting Ballot:

a. A valid ballot is a ballot that contains all the information specified in Point b, Clause 1, Article 1 and is not torn, erased, crossed out, deleted or modified (except for re-marking as prescribed in Point b, Clause 1 of this Article). The ballot contains the voting contents.

b. Voting content is considered invalid when:

- Voting content is erased, crossed out, deleted or modified in a manner not specified in Clause 1 of this Article;

- Voting content has an (X) or (✓) marked in 2 or all 3 voting boxes.

- An invalid voting content does not affect the validity of other valid voting contents.

3. Approval conditions of voting issues:

a. The decisions of the General Meeting shall be approved when approved by the number of shareholders representing more than 50% (fifty percent) of the total number of votes of all shareholders attending the meeting (attending the meeting directly/through authorized representatives) (except for the case specified in Point b of this Clause).

b. The decisions of the General Meeting shall be approved when approved by the number of shareholders representing more than 65% (sixty-five percent) of the total number of votes of all shareholders attending the meeting (attending the meeting directly/through authorized representatives) as stipulated in relevant legal documents and the Bank's Charter.

Article 4. Regulations on election of members of the Board of Directors

1. Number of Board of Directors expected to be elected: ... members

The number of Board of Directors will be decided by the General Meeting.

2. List of candidates:

- Those who meet the conditions and standards prescribed in the Law on Enterprises 2020, the Law on Credit Institutions 2024 and the amended and supplemented documents approved by the State Bank of Vietnam in the list of candidates for Board of Directors for the 2023 - 2028 term to be elected at the General Meeting of LPBank.

- The list of candidates is specifically announced by the Organizing Committee of the General Meeting before the General Meeting.

3. Election method:

- The election of members of the Board of Directors is carried out by cumulative voting (based on the provisions of Point d, Clause 4, Article 67 of the Law on Credit Institutions 2024 and the Bank's Charter).

- Shareholders or authorized persons fill in the number of votes they want to vote for candidates in the "Number of votes" column.

- Shareholders have the right to accumulate all their votes for one candidate or divide them among several candidates.

- Shareholders fill in the number of votes they want to vote for candidates in the "Number of votes" column in one of the following two ways:

+ Method 1: Divide your total votes equally for all or some candidates by specifically recording the number of votes or marking a cross (X) or (✓) in the corresponding "Number of votes" box. In case, after dividing the total votes equally, the number is odd, the recorded result will be rounded down to the unit (the decimal part is not counted).

+ Method 2: Concentrate your votes for any one or some candidates by specifically recording the number of votes for each candidate in the corresponding "Number of votes" box. Accordingly, the number of votes recorded must be rounded to the unit, if the shareholder records an odd number (with a decimal part), this number of votes will not be recorded for the candidate voted (similar to the number of votes being 0).

- If a shareholder does not vote for any candidate, leave it blank or write 0 in the "Number of votes" column corresponding to that candidate.

- In case a shareholder marks or writes the number of votes incorrectly, he/she must cross out the marked/written error, re-sign next to the crossed-out area (do not erase or correct the marked/written error) and mark/write the number of votes again.

- The total number of votes for a candidate of a shareholder must not exceed the total number of votes of the shareholder recorded on the corresponding Ballot.

4. Validity of Ballots:

- A valid ballot is a ballot issued by the Organizing Committee of the General Meeting, clearly stating the shareholder code, number of shares owned, total number of votes, full name of the candidate, stamped by LPBank or signed by the Head of the Vote Counting Committee.

- An invalid ballot is a ballot falling into one of the following cases:

- + Not issued by the Organizing Committee of the General Meeting;

- + No LPBank stamp or signature of the Head of the Ballot Counting Committee;

- + Not voting for candidates listed on the Ballot;

- + The total number of votes cast is greater than the total number of votes entitled to be cast by shareholders listed on the Ballot for each election section;

- + Erased or modified to intentionally cause incorrect information (except for the case of marking/recording the number of votes as prescribed in Clause 3 of this Article);

- The election content (the election part for each candidate) will not be counted in the election results when it falls into one of the following cases:

- + The ballot box is erased, torn or damaged, leading to the inability to accurately determine the number of votes cast.

- + Cases of corrections not in accordance with the provisions of Clause 3 of this Article.

Note: The election contents of other candidates are still considered valid elections and are counted in the election results.

5. Principles for determining the winner and announcing election results:

- a. The elected members of the Board of Directors are determined by the number of votes from high to low, starting from the candidate with the highest number of votes until the number of members expected to be elected is sufficient and the elected person must have a total minimum number of votes reaching over 50% (fifty percent) of the total number of voting shares of all shareholders attending the meeting at the General Meeting in agreement.

- b. In case the number of candidates achieving the minimum total number of votes as prescribed in Point a of this Clause is less than the number required to be elected, the Chairman shall request the General Meeting's opinion: (i) to conduct a supplementary election among the candidates who do not achieve the minimum total number of votes as

prescribed if the number of elected candidates does not reach the minimum number as prescribed; (ii) to conduct a supplementary election among the candidates who do not achieve the minimum total number of votes as prescribed or not to continue the election for a supplementary election at the nearest General Meeting of Shareholders if the number of elected candidates reaches the minimum number as prescribed.

c. In case there are many candidates who achieve the minimum total number of votes as prescribed in Point a of this Clause and are equal but the number of elected candidates is greater than the number of candidates required to be elected, the Congress shall re-elect these candidates to select the elected candidate according to the principle that the elected candidate is determined by the number of votes from high to low until the number of members required to be elected is reached.

d. The election results of the Board of Directors are announced by the Vote Counting Committee right at the Congress.

e. The election results are approved by the General Meeting of Shareholders and the General Meeting of Shareholders assigns the Board of Directors to carry out the procedure of reporting the results to the State Bank of Vietnam on the election of additional members of the Board of Directors of LPBank for the IV term (2023 - 2028).

Article 5. Validity

This regulation takes effect immediately after being approved by the 2025 Annual General Meeting of Shareholders and only applies to voting at the 2025 Annual General Meeting of Shareholders. In case a shareholder or shareholder representative has any questions about the voting or election results, they must immediately notify the Chairman and the Chairman will consider and decide immediately at the General Meeting.

ON BEHALF OF THE VOTE COUNTING COMMITTEE