

Số: 927/2025/BC-HĐQT

Hanoi, April 4, 2025

**REPORT OF THE BOARD OF DIRECTORS ON THE 2024 PERFORMANCE
RESULTS AND THE 2025 OPERATIONAL PLAN**

To: General Meeting of Shareholders of Fortune Vietnam JSC Bank (LPBank)

In 2024, the global economic and political landscape continued to be complex and unpredictable, characterized by numerous risks and uncertainties. Geopolitical and trade tensions escalated further, many countries reinforced trade protection policies, public debt and budget deficits increased, major economies experienced downturns, and disruptions in global supply chains had localized impacts on peace, stability, and economic growth worldwide. Additionally, natural disasters and extreme weather events severely affected people's lives and socio-economic development in many countries.

However, the global economy has been gradually stabilizing as global trade improved, inflationary pressures eased, financial market conditions remained accommodative, and labor markets recovered positively. The global economy maintained its growth momentum in 2024, with an estimated GDP growth rate of 3.2%, slightly higher than the 3.1% recorded in 2023, according to the Organization for Economic Cooperation and Development (OECD).

In Vietnam, under the leadership of the Party, the proactive, flexible, decisive, and effective governance of the Government and the State Bank, along with the close coordination of ministries, sectors, and local authorities, and the solidarity, trust, and support of the people and the business community, the country's socio-economic situation in 2024 continued its clear recovery trend. Growth improved month by month and quarter by quarter, with GDP surpassing the planned target at 7.09%, inflation remaining below the set target, macroeconomic stability ensured, and key sectoral targets achieved or exceeded. Vietnam emerged as a bright spot for economic growth both regionally and globally.

At Fortune Vietnam Bank (LPBank), the Board of Directors (BOD) closely monitored global and domestic economic developments and provided timely, decisive, and flexible directives to the Executive Board for business operations. In 2024, LPBank streamlined its organizational structure, operated efficiently, and exceeded the business targets approved by the General Meeting of Shareholders (GMS). The bank steadily realized its strategic goal of becoming the No. 1 retail bank in rural areas and tier-2 cities through digital transformation and ranking among the top 5 priority banking service providers in major urban centers.

The BOD hereby presents the GMS with the report on the BOD's performance in 2024 and the operational plan for 2025 as follows:

I. Performance results 2024

1. Report on the implementation results of the resolution of the 2024 Annual General Meeting of Shareholders

1.1. Business results in 2024

In 2024, under the close, flexible and market-oriented direction of the Board of Directors, LPBank achieved impressive business results, exceeding the targets assigned by the 2024 Annual General Meeting of Shareholders, specifically:

Unit: Billion VND

No.	Indicators	Results 2023	2024		
			Results	Plan	% Plan
1	Total Assets	382.863	508.330	427.260	119%
2	Deposits - Market 1	285.342	338.662	317.380	107%
3	Lending - Market 1	275.453	331.606	319.140	104%
4	Service fees	3.566	3.211	2.038	158%
5	Profit before tax	7.039	12.168	10.500	116%

- Total assets reached VND 508,330 billion, up 33% compared to 2023 and completed 119% of the plan assigned by the General Meeting of Shareholders.

- Deposits - Market 1 reached VND 338,662 billion, up 19% compared to 2023 and completed 107% of the plan assigned by the General Meeting of Shareholders.

- Lending - Market 1 reached VND 331,606 billion, up 20% compared to 2023 and completed 104% of the plan assigned by the General Meeting of Shareholders.

- Profit before tax reached VND 12,168 billion, up 73% compared to 2023 and completed 116% of the plan assigned by the General Meeting of Shareholders.

1.2. Profit Distribution 2024

Based on the resolution of the Extraordinary General Meeting of Shareholders (EGMS) on November 16, 2024, regarding the distribution of 2023 profits and the plan to increase charter capital in 2024, the Board of Directors (BOD) has carried out the necessary legal procedures to issue shares for dividend payment to existing shareholders after obtaining approval from the State Bank of Vietnam and the State Securities Commission. Accordingly, LPBank has successfully completed the stock dividend distribution to existing

shareholders at a rate of 16.8%, equivalent to an additional issuance of 429,665,684 shares.

1.3. On the operating budget and remuneration of the Board of Directors and the Board of Supervisors (BOS) in 2024

In 2024, the members of the Board of Directors (BOD) and BOS received remuneration, bonuses, and other benefits based on their performance and the bank's business results. The disbursement of the remuneration fund and operational budget strictly adhered to the limits approved by the General Meeting of Shareholders (GMS), ensuring compliance with the Charter and relevant internal regulations of LPBank. Detailed information on the remuneration of the BOD, BOS, and the salaries of the Board of Management has been disclosed in the audited financial statements for 2024 and the 2024 corporate governance report.

1.4. Selection of an Independent Auditing Firm

Based on the list of independent auditing firms approved by the 2024 Annual General Meeting of Shareholders (AGM), the Board of Directors (BOD) selected Deloitte Vietnam Co., Ltd. as the independent auditor to audit the bank's financial statements for 2025.

1.5. Results of Bond Issuance and Listing

Private Placement Bonds:

In 2024, the bank successfully conducted nine private bond issuances with a total face value of VND 5,610,000,000,000.

Public Offering Bonds:

On July 18, 2024, the bank successfully listed the Lien Viet Post Bank Public Offering Bonds 2022 – Batch 3, which were issued on September 15, 2023, with a total face value of VND 2,134,188,100,000.

The offering documents and issuance records of the bank's bond issuances were disclosed on the bank's website, the information portals of relevant regulatory authorities, and public media in compliance with legal regulations.

1.6. Amendments and Supplements to the Bank's Charter

Following the approval of the 2024 Extraordinary General Meeting of Shareholders (EGMS) and in accordance with legal regulations, the BOD of LPBank amended and issued the revised Bank Charter to adjust the charter capital to VND 29,872,821,000,000. The bank also reported this change to the State Bank of Vietnam (SBV), the State Securities Commission (SSC), and the Stock Exchanges as required by law.

1.7. Charter Capital Increase in 2024

The 2024 AGM of LPBank approved a plan to increase charter capital through the issuance of shares to existing shareholders. However, based on market conditions and the strategic direction of LPBank, the BOD proposed an adjustment to the charter capital increase plan, which was approved by the EGMS on November 16, 2024. Accordingly, the charter capital increased by over VND 4,296 billion through a stock dividend issuance at a rate of 16.8% for existing shareholders. By the end of 2024, LPBank had completed the share issuance procedures, and the new charter capital of VND 29,873 billion was officially recorded in January 2025

1.8. Regarding the change of the Bank's name

After being approved by the 2024 Annual General Meeting of Shareholders to change the bank's name, the Board of Directors of LPBank carried out the necessary procedures with the relevant state regulatory authorities to implement the name change. On July 15, 2025, LPBank received approval from the State Bank of Vietnam to change its name from "Lien Viet Post Joint Stock Commercial Bank" to "Loc Phat Vietnam Joint Stock Commercial Bank" under Decision No. 423/QĐ-TTGSNH2. The Board of Directors of LPBank has duly disclosed the name change in accordance with legal regulations and has adopted the new trade name in business operations.

1.9. Regarding other contents approved by the General Meeting of Shareholders

The Board of Directors respectfully submits to the General Meeting of Shareholders for approval the continued implementation of the contents approved in Articles 3 and 4 of the Resolution of the Extraordinary General Meeting of Shareholders in 2024, dated November 16, 2024.

2. Activities of the Board of Directors (BOD) and Members

In 2024, the Board of Directors (BOD) held 13 regular meetings and thousands of meetings via written consultation, issuing 1,444 resolutions and decisions under its authority. These decisions provided strategic directions for the Executive Board to implement specific business plans. The BOD effectively exercised its leadership role in reviewing and approving matters within its jurisdiction. All BOD members actively participated in monitoring the bank's operations, engaging in discussions, providing input, and giving directives during regular meetings with the Executive Board. Meeting materials were distributed to BOD members within the required timeframes.

Discussions in the BOD meetings primarily focused on critical issues such as business development, network expansion, capital increase execution, key personnel decisions, and risk management strategies. These efforts provided timely support for the Executive Board in achieving the bank's business objectives.

All BOD members were assigned specific responsibilities and performed their duties diligently, contributing significantly to the bank's 2024 business performance, as set by the General Meeting of Shareholders (GMS).

Each BOD member fulfilled their assigned responsibilities in accordance with their designated roles, the bank's Charter, legal regulations, and internal policies, ensuring the BOD's overall effectiveness.

4. Activities of Independent BOD Members and Their Evaluation of the BOD's Performance

- Activities of Independent BOD Members

The independent BOD members carried out their duties in compliance with laws, the bank's Charter, and relevant regulations.

They attended all BOD meetings, as well as meetings of the Risk Management Committee and the Human Resources Committee, actively providing opinions on matters discussed during meetings and via written consultations.

They also implemented resolutions and decisions of the 2024 AGM, as well as tasks assigned by the BOD.

Independent BOD members successfully fulfilled their roles and responsibilities, supporting the BOD in making timely business governance decisions.

Together with the BOD, they directed, monitored, and urged the CEO/Executive Board to execute the 2024 business plan, as approved by the AGM.

Perform the role, functions and duties of an independent member of the Board of Directors in supervising the CEO in performing the tasks assigned by the Board of Directors.

Review and approve the issuance of internal regulations related to the organization, administration and business operations of LPBank under the authority of the Board of Directors.

Additionally, they performed other tasks as assigned by the BOD Chairman.

- Evaluation of the BOD and the Board of Management (BOM)

The BOD set appropriate strategic directions, passed resolutions and decisions, and provided clear directives to ensure full implementation of 2024 AGM objectives. BOD meetings were conducted in compliance with legal regulations and within the BOD's authority. Voting through written consultation was carried out following proper procedures. BOD members actively participated in discussions, fully attended meetings, contributed ideas, and voted to support the bank's development. The BOM frequently

organized meetings to discuss business performance and, based on BOD directives, made effective business decisions.

The bank also strictly adhered to internal control, internal audit, and risk management procedures in line with legal regulations and international best practices. Transactions between the bank and related parties were disclosed and monitored in compliance with laws and the bank's Charter.

During their tenure, independent BOD members received full support and cooperation, had access to relevant business documents, and engaged in discussions with BOD members, the BOM, and other key management personnel. All arising issues were promptly discussed and resolved.

5. Activities of Committees under BOD

In 2024, the bank merged the Transformation Committee and Strategy Committee into a single Strategy Committee and dissolved the Investment Committee.

Currently, the BOD committees include the Risk Management Committee, Human Resources Committee, and Strategy Committee. These committees have been highly active and effective in providing advisory and support functions to the BOD, ensuring compliance with legal regulations, and aiding in business operations and risk management.

Each committee has fulfilled its responsibilities as outlined in the BOD's Organizational and Operational Regulations, offering recommendations to the BOD on risk management, human resources, and strategic development decisions.

6. Supervision result of the BOM

The BOD consistently emphasized and ensured effective oversight of the Executive Board. This supervision was conducted in line with the bank's Charter, BOD Organizational Regulations, and internal policies. The BOD monitored the Executive Board through regular reports on all business activities, scheduled and unscheduled meetings, and oversight of the implementation of resolutions and directives from the AGM and BOD.

Additionally, each BOD member was assigned to directly supervise specific business divisions, ensuring timely and effective leadership.

7. Report on Related Transactions

Throughout the year, transactions between the bank and BOD members, BOS members, BOM members, and their related parties, as well as transactions with companies where these individuals were founders or executives within the past three years, were fully reported in the 2024 Corporate Governance Report and the 2024 Annual Report of LPBank.

8. Report of Shareholders Owning More Than 1% of LPBank Shares and Compliance with Article 49 of the 2024 Law on Credit Institutions

LPBank had two shareholders owning over 1% of the bank's shares in 2024:

- Vietnam Post Corporation: 6.54%
- Mr. Nguyễn Đức Thụy: 2.76%

In compliance with Law No. 32/2024/QH15 on Credit Institutions, LPBank reported the ownership status of shareholders holding more than 1% to the State Bank of Vietnam (SBV) and publicly disclosed this information on its official website.

Detailed information on shareholders owning more than 1% of LPBank shares and compliance with Article 49 of the 2024 Law on Credit Institutions is presented in Appendix 1 of this report.

II. ACTION PLAN 2025

1. Some business plan indicators for 2025

No.	Indicators	31/12/2024	Plan 31/12/2025	+/-
1	Total Assets	508.330	525.890	3,5%
2	Profit befor tax	12.168	14.868	22,2%
3	Lending Market 1	331.606	383.931	15,8%
4	Deposits Market 1	338.662	Aligned with actual credit growth and market conditions, aiming to optimize the balance sheet	
5	CAR	Ensure compliance with SBV's regulations		
6	Other safety ratios			

2. Implementation plan 2025

With the outstanding achievements attained in 2024, LPBank **has established a solid foundation for its business activities in the coming years. At the 2025 Business Conference**, LPBank reaffirmed its strong commitment to "Streamlining for Efficient Leadership – Excellent Operations" and set higher goals to become one of the leading banks in Vietnam. The Board of Directors has outlined clear objectives and breakthrough development strategies for 2025 as follows:

2.1 Financial Goals: Expanding Scale and Optimizing Profitability to Achieve the Following Objectives:

- **Becoming the top retail bank in rural areas and Tier-2 urban areas on a digital platform:** LPBank aims to provide financial products and services tailored to the needs of customers in these regions, thereby contributing to local economic and social development. The bank continues to expand its branch network, particularly in rural and Tier-2 urban areas, to better serve local customers.

- **Ranking among the top 5 priority banking services providers in major urban areas:** LPBank will compete to be one of the top choices for customers in major cities by offering high-quality and diversified banking services.

2.2 Customer Growth: Strong Expansion in Both Quality and Quantity

- **Significant growth** in the number of active customers, solidifying LPBank's market position. The bank prioritizes customer-centricity, fostering a professional and dedicated service culture. LPBank continuously innovates its products and services to provide comprehensive and convenient financial solutions to customers.

- Attracting and expanding the customer base, particularly individual customers in rural and urban areas, as well as small and medium-sized enterprises (SMEs).

- **Service culture:** Building a distinctive service culture to create differentiation and strengthen customer loyalty.

- **Maximizing customer lifetime value** by increasing the number of products per customer and enhancing net income generated from each customer.

2.3 Operational Processes:

- **Streamlining processes and systems** to enhance operational and business efficiency. LPBank is making significant investments in digital technology, developing a modern digital platform to improve customer experience and optimize operational workflows.

- **Accelerating process digitization** to shorten turnaround time and improve operational efficiency

2.4 Training and Human Resource Development

- **Human resource development:** LPBank focuses on training and developing a professional, dynamic, and innovative workforce.

- **Leadership development programs:** The bank emphasizes the development of leadership training programs to build a strong succession pipeline with a reputable presence in the banking and finance industry.

- **The Bank puts social responsibility first:** LPBank prioritizes social responsibility, continuously striving to build a strong banking brand closely associated with community-driven initiatives. The bank firmly believes that its sustainable growth aligns with the development of society.

With clear strategies and strong determination, LPBank is on a rapid growth trajectory, reinforcing its position in the market. The bank's success will contribute to the overall economic development of Vietnam.

This report presents the Board of Directors' review of 2024's performance and the 2025 action plan. We respectfully submit this for the consideration and approval of the General Meeting of Shareholders.

Sincerely./.

Recipients:

- As above;
- BOD;
- BOS;
- BOM;
- Storage: Governance Office, huongttt10.

**On behalf of the Board of Directors
CHAIRMAN**

Nguyen Duc Thuy

APPENDIX 01

PROVIDING AND PUBLICLY DISCLOSING INFORMATION

Attached with Report No. 927/2025/BC-HĐQT dated 04/04/2025 of the Board of Directors on the 2024 operating results and the 2025 operating plan

Pursuant to Clause 4, Article 49 of the Law on Credit Institutions, Fortune Vietnam Bank respectfully reports to the General Meeting of Shareholders information on related persons, which are organizations of members of the Board of Directors, Board of Supervisors, General Director, Deputy General Director and shareholders owning 1% or more of charter capital, details as follows.

A. Information about related persons is the organization of the Board of Directors members, Board of Supervisors members, General Director, Deputy General Director

No	Declarant	Related persons' name is organization	Business registration number	Address	Legal representative	Relationship with the declarant
1	Mr. NGUYEN DUC THUY - Chairman of the Board of Directors					
1.1		Xuan Thanh Construction and Development Investment Company Limited	2700277508 issued on - First registration date: August 18, 2003 - 16th change registration date: November 11, 2022 at the Department of Planning and Investment of Ninh Binh province	No. 65, Van Giang Street, Van Giang Ward, Ninh Binh City, Ninh Binh Province, Vietnam.	Nguyen Xuan Thanh	Father is the manager and younger brother owns over 10%
1.2		Xuan Thanh Cement Joint Stock Company	0700576529 issued on February 23, 2012, 7th issuance on July 6, 2022 at Ha Nam Department of Planning and Investment	Bong Lang village, Thanh Nghi commune, Thanh Liem district, Ha Nam province.	Vu Quang Bac	Younger brother is the manager and owns over 5%

No	Declarant	Related persons' name is organization	Business registration number	Address	Legal representative	Relationship with the declarant
1.3		LPBank Insurance Joint Stock Corporation	57/GP/KDBH issued on December 21, 2009, adjusted on February 1, 2024 by the Ministry of Finance	6th Floor, LPB Tower, 17 Tong Dan, Trang Tien, Hoan Kiem, Hanoi		Younger brother is a shareholder owning over 5%
1.4		Xuan Thanh Trading Investment Company Limited	2700509999	Xuan Thanh Urban Area, Ninh Khanh Ward, Ninh Binh City, Ninh Binh Province		Younger brother is a shareholder owning over 10%
1.5		My Hanh Company Limited	2700277177	No. 65, Van Giang Street, Ninh Binh City, Ninh Binh Province, Vietnam		Younger brother is a shareholder owning over 10%
1.6		Xuan Thanh Economic Group Joint Stock Corporation	2700523305 issued on - First registration date: July 23, 2009 - 4th change registration date: November 14, 2022 at the Department of Planning and Investment of Ninh Binh province	House No. 65, Van Giang Street, Van Giang Ward, Ninh Binh City, Ninh Binh Province, Vietnam.	Vu Thi Diem	Father is Chairman of the Board of Directors, Mother is CEO and owns over 10%
1.7		Vietnam Bank for Agriculture and Rural Development	0100686174 issued on - First registration date: April 26, 2012 - 15th change registration date: January 11, 2024 at Hanoi Department of Planning and Investment	No. 02 Lang Ha, Thanh Cong Ward, Ba Dinh District, Hanoi City	Pham Toan Vuong	Younger sister is a member of the Board of Directors
2	Mr. NGUYEN VAN THUY - Vice Chairman of Board of Directors					

No	Declarant	Related persons' name is organization	Business registration number	Address	Legal representative	Relationship with the declarant
2.1		LPBank Insurance Joint Stock Corporation	57/GP/KDBH issued on December 21, 2009, adjusted on February 1, 2024 by the Ministry of Finance	6th Floor, LPB Tower, 17 Tong Dan, Trang Tien, Hoan Kiem, Hanoi		The shareholder owns 6.1%
2.2		My Hanh Company Limited	2700277177	No. 65, Van Giang Street, Ninh Binh City, Ninh Binh Province, Vietnam		The shareholder owns more than 10% of shares
2.3		Xuan Thanh Trading Investment Company Limited	2700509999	Xuan Thanh Urban Area, Ninh Khanh Ward, Ninh Binh City, Ninh Binh Province		The shareholder owns more than 10% of shares
2.4		Construction Investment and Development Company Limited	2700277508 issued on - First registration date: August 18, 2003 - 16th change registration date: November 11, 2022 at the Department of Planning and Investment of Ninh Binh province	House No. 65, Van Giang Street, Van Giang Ward, Ninh Binh City, Ninh Binh Province, Vietnam.	Nguyen Xuan Thanh	Father is the manager and younger brother owns over 10%
2.5		Xuan Thanh Cement Joint Stock Company	0700576529 issued on February 23, 2012, 7th issuance on July 6, 2022 at Ha Nam Department of Planning and Investment	Bong Lang village, Thanh Nghi commune, Thanh Liem district, Ha Nam province	Vu Quang Bac	The younger brother is the manager and owns over 5%
2.6		Xuan Thanh Economic Group Joint Stock Corporation	2700523305 issued on - First registration date: July 23, 2009 - 4th change registration date: November 14, 2022 at the Department of Planning and	House No. 65, Van Giang Street, Van Giang Ward, Ninh Binh City, Ninh Binh Province, Vietnam	Vu Thi Diem	Father is Chairman of the Board of Directors, Mother is General Director and owns over 10%

No	Declarant	Related persons' name is organization	Business registration number	Address	Legal representative	Relationship with the declarant
			Investment of Ninh Binh province			
2.7		Vietnam Bank for Agriculture and Rural Development	0100686174 issued on - First registration date: April 26, 2012 - 15th change registration date: January 11, 2024 at Hanoi Department of Planning and Investment	No. 02 Lang Ha, Thanh Cong Ward, Ba Dinh District, Hanoi City	Pham Toan Vuong	Older sister is a member of the Board of Directors
3	Mr. HUYNH NGOC HUY - Member of Board of Directors	Forest Development and Carbon Credit Joint Stock Company	6200123585 issued on July 5, 2024 at the Department of Planning and Investment of Lai Chau province	330 Tran Hung Dao, Group 11, Doan Ket Ward, Lai Chau City, Lai Chau Province		Wife is Chairwoman and CEO
4	Mr. PHAM PHU KHOI - Vice Chairman, independent member of the Board of Directors					
4.1		LPBank Securities Joint Stock Company	0309312029	3rd Floor - Office Building - No. 43-45-47 Nguyen Thi Minh Khai - Ben Nghe Ward - District 1 - Ho Chi Minh City		Chairman of the Board of Directors - independent member Resigned on 12/02/2025
4.2		Vietnam Investment Credit Rating Joint Stock Company	0109839192	Room 2709, 27th floor - West Tower, Lotte Center Hanoi Building, 54 Lieu Giai, Cong Vi Ward, Ba Dinh District, Hanoi City, Vietnam	Tran Le Minh	Chairman of the Board Resignation letter was submitted January 2025

No	Declarant	Related persons' name is organization	Business registration number	Address	Legal representative	Relationship with the declarant
5	Ms. VUONG THI HUYEN - Independent member of the Board of Directors	Fast Capital Solutions Joint Stock Company	0108076477 issued on November 28, 2017 by the Department of Planning and Investment of Hanoi City	10/2/TH2, Evelyne Gardens Sub-area, Parkcity Hanoi Urban Area, La Khe Ward, Ha Dong District, Hanoi		Chairman of the Board of Directors and CEO, The shareholder owns 97.78% of shares
6	Mr. DOAN NGUYEN NGOC - Deputy General Director					
6.1		Xuan Thanh Construction Investment and Development Company Limited	2700277508 issued on - First registration date: August 18, 2003 - 16th change registration date: November 11, 2022 at the Department of Planning and Investment of Ninh Binh province	House No. 65, Van Giang Street, Van Giang Ward, Ninh Binh City, Ninh Binh Province, Vietnam.	Nguyen Xuan Thanh	Father in law is the manager and brother in law owns over 10%
6.2		Xuan Thanh Cement Joint Stock Company	0700576529 issued on February 23, 2012, 7th issuance on July 6, 2022 at Ha Nam Department of Planning and Investment	Bong Lang village, Thanh Nghi commune, Thanh Liem district, Ha Nam province.	Vu Quang Bac	Brother-in-law is the manager and owns over 5%
6.3		LPBank Insurance Joint Stock Corporation	57/GP/KDBH issued on December 21, 2009, adjusted on February 1, 2024 by the Ministry of Finance	6th Floor, LPB Tower, 17 Tong Dan, Trang Tien, Hoan Kiem, Hanoi		Brother-in-law is a shareholder owning over 5%
6.4		Xuan Thanh Trading Investment Company Limited	2700509999	Xuan Thanh Urban Area, Ninh Khanh Ward, Ninh Binh City, Ninh Binh Province		Brother-in-law is a shareholder owning over 10%

No	Declarant	Related persons' name is organization	Business registration number	Address	Legal representative	Relationship with the declarant
6.5		My Hanh Company Limited	2700277177	No. 65, Van Giang Street, Ninh Binh City, Ninh Binh Province, Vietnam		Brother-in-law is a shareholder owning over 10%
6.6		Xuan Thanh Economic Group Joint Stock Corporation	2700523305 issued on - First registration date: July 23, 2009 - 4th change registration date: November 14, 2022 at the Department of Planning and Investment of Ninh Binh province	No. 65, Van Giang Street, Van Giang Ward, Ninh Binh City, Ninh Binh Province, Vietnam.	Vu Thi Diem	Father-in-law is Chairman of the Board of Directors, Mother-in-law is CEO and owns over 10%
6.7		Vietnam Bank for Agriculture and Rural Development	0100686174 issued on - First registration date: April 26, 2012 - 15th change registration date: January 11, 2024 at Hanoi Department of Planning and Investment	No. 02 Lang Ha, Thanh Cong Ward, Ba Dinh District, Hanoi City	Pham Toan Vuong	Wife is a member of the Board of Directors

B. Information about shareholders owning 1% or more of LPBank's charter capital:

No	Name of related persons	Tax code/ID/ Passport number	Date of issue, Place of issue	Head office address (for organizations)	Legal representative for the organization	Number of shares	Ownership ratio (%)	Shareholder Relations
1	Mr. Nguyen Duc Thuy - Chairman of LPBank Board of Directors					82,592,801	2.76	
1.1	<i>Nguyen Xuan Thuy</i>					127	0	<i>Younger brother</i>
1.2	<i>Nguyen Duc Hanh</i>					4,320	0.0001	<i>Younger brother</i>
1.3	<i>Tong Thi Kieu Hoa</i>					56	0	<i>Younger sister in law</i>

No	Name of related persons	Tax code/ID/ Passport number	Date of issue, Place of issue	Head office address (for organizations)	Legal representative for the organization	Number of shares	Ownership ratio (%)	Shareholder Relations
2	Vietnam Post Corporation (VNPost)			No. 5 Pham Hung Street, My Dinh 2 Ward, Nam Tu Liem District, Hanoi	Chu Quang Hao,	195.286.044	6.54	
2.1	<i>Chu Thi Lan Huong</i>					146,544	0.005	<i>Deputy CEO - VNPost</i>