NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM
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LPBank

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 7461/2026/BC-LPBank.FMS

Ninh Binh, April 1st, 2026

REPORT

Results of the Bond Public Offering

(Pursuant to the Certificate of Registration for Bond Public Offering No. 01/GCN-UBCK issued by the Chairman of the State Securities Commission on January 5th, 2026)

To: The State Securities Commission

I. Issuer introduction

1. **Full name of the Issuer**: FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK (**"The Issuer"**)
2. **Abbreviation**: LPBank
3. **Head office address:** No. 8, Lane 1, Ton Duc Thang Road, Street 11, Hoa Lu Ward, Ninh Binh Province
4. **Phone number:** (84 24) 62 668 668
   Fax: (84 24) 62 669 669
   Website: www.lpbank.com.vn
5. **Charter capital:** 29,872,821,000,000 VND
6. **Ticker symbol:** LPB
7. **Payment account opened at**: The State Bank of Vietnam - Transaction Office
   Account No.: 120111 (Citad Code: 01357001)
8. **Enterprise Registration Certificate:** No. 6300048638, issued by the Department of Planning and Investment of Hanoi for the 30th amendment on December 29th, 2023 (Business Registration Certificate No. 6403000058, initinally issued by the Department of Planning and Investment of Hau Giang Province on April 3rd, 2008)
   - Main business lines: Commercial banking activities, retail banking activities. Industry code: 64
   - Main products/services:
     + Commercial banking activities: including core activities such as capital mobilization, credit operations, foreign exchange trading and payment services, and other commercial banking business activities and services;
     + Retail banking activities: focusing on various segments of the population; developing deposit-taking/lending/payment products and services to meet individuals' financial needs; and developing card products
9. **Establishment and Operation License:** No. 91/GP-NHNN issued by the State Bank of Vietnam (**"SBV"**) on March 28th, 2008 (**"License 91"**); Decision No. 423/QD-TTGSNH2 issued by the SBV on July 15th, 2024; Decision No. 125/QD-NHNN issued by the SBV on January 21st, 2025; No. 292/QD-NHNN issued by the SBV on March 2nd, 2026, and other documents amending and supplementing License 91.

II. Plan of the first tranche

1. **Bond name**: Public offering bond of LPBank in 2025 (“**Bond/Bonds**”)
2. **Bond type**: Non-convertible, unsecured bond, without warrants, classified as Subordinated Debt and meeting the conditions to be included in The Issuer’s Tier 2 capital
3. **Bond code:**
   - Bond LPB7Y202501
   - Bond LPB8Y202502
   - Bond LPB10Y202503
4. **Face value**: 100,000 VND/Bond (one hundred thousand Vietnamese dong per Bond)
5. **Total number of the Bonds offered:** 25,000,000 (twenty-five million) Bonds, including:
   - Bond LPB7Y202501: 9,000,000 (nine million) Bonds
   - Bond LPB8Y202502: 15,000,000 (fifteen million) Bonds
   - Bond LPB10Y202503: 1,000,000 (one million) Bonds
6. **Total face value of the Bonds offered**: 2,500,000,000,000 VND (two trillion five hundred billion Vietnamese dong), including:
   - Bond LPB7Y202501: 900,000,000,000 VND (nine hundred billion Vietnamese dong)
   - Bond LPB8Y202502: 1,500,000,000,000 VND (one trillion five hundred billion Vietnamese dong)
   - Bond LPB10Y202503: 100,000,000,000 VND (one hundred billion Vietnamese dong)
7. **Offering price:** 100,000 VND (one hundred thousand Vietnamese dong)/Bond
8. **Coupon rate:** The Bonds bear a floating coupon rate, determined by the following formula:
   - Bond LPB7Y202501: Coupon rate = Reference Rate + margin of 2.5%/year (two point five percent per year)
   - Bond LPB8Y202502: Coupon rate = Reference Rate + margin of 2.7%/year (two point seven percent per year)
   - Bond LPB10Y202503: Coupon rate = Reference Rate + margin of 2.9%/year (two point nine percent per year)

   Whereby: the Reference Rate used to determine the coupon rate for each Coupon Calculation Period is the average interest rate of individual savings deposits in Vietnamese dong, with a 12 (twelve)-month tenor, interest paid at maturity, as published on the official websites of the Reference Banks, including Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam, Vietnam Joint Stock Commercial Bank for Industry and Trade, and Vietnam Bank for Agriculture and Rural Development, on the Coupon Rate Determination Date

   Coupon Rate Determination Date: For the first Coupon Calculation Period, it is the first day of accepting Bond subscription applications for the 1st tranche. For subsequent Coupon Calculation Periods, the Coupon Rate Determination Date is the seventh (7th) Business Day prior to the first day of each Coupon Calculation Period

   Coupon Calculation Period means each period commencing from and including the Issue Date, or from and including the immediately preceding Coupon Payment Date, up to but excluding the corresponding Coupon Payment Date of such Coupon Calculation Period
9. **Bond tenor:**
   - Bond LPB7Y202501: tenor 07 (seven) years

- Bond LPB8Y202502: tenor 08 (eight) years
- Bond LPB10Y202503: tenor 10 (ten) years

10. **Coupon Payment Period:** Coupon shall be paid in arrears on an annual basis, on each anniversary date falling exactly 01 (one) year from the Issue Date
11. **Distribution method:** Directly selling to Investors at the Head Office, Branches/Transaction Offices of The Issuer and distributing through the Distribution Agent - LPBank Securities Joint Stock Company
12. **Subscription period:** From March 02nd, 2026 to March 30th, 2026
13. **End of the offering period:** March 30th, 2026
14. **Expected Bond delivery date:** Within 30 (thirty) Business Days from the end of the offering period, the Investor will receive the original Bond Ownership Certificate and/or the original extract from the Register (if the Bondholder requests it), unless the Investor has authorized The Issuer to carry out the custody procedure.

III. Bond offering results

(Details in the Appendix).

IV. Summary of Bond offering results

1. **Total Bonds distributed:** 10,165,885 (Ten million, one hundred sixty-five thousand, eight hundred eighty-five) Bond, equivalent to 40.66% of the total Bonds offered
2. **Total proceeds from the offering:** 1,016,588,500,000 VND
3. **Total costs:** 725,000,000 VND
   - Underwriting fee: 0 VND
   - Bond issuance agency fee: 0 VND
   - Advisory service fee for the bond public offering registration dossier: 700,000,000 VND
   - Bondholders' representative service fee: 0 VND
   - Audit fee: 0 VND
   - Offering registration fee: 25,000,000 VND
   - Other costs: 0 VND
4. **Net proceeds from the offering:** 1,015,863,500,000 VND.

V. Capital structure of The Issuer after the offering

Unit: million VND

Indicator	Before the offering (as of February 28th, 2026)	After the offering (as of March 30th, 2026)
1. Total liabilities (*)	**516,757,642**	**526,150,453**
- Short-term liabilities	479,184,437	485,942,359
- Long-term liabilities	9,728,822	11,347,122
- Outstanding bonds	27,844,383	28,860,972
2. Total equity	**48,547,897**	**50,169,254**
3. Liabilities/equity ratio (times)	**10.64**	**10.49**

(*) The indicators are calculated based on the specific characteristics of banking sector.

VI. Attached documents

Account balance confirmation letter No. 44/DDO.DVKH dated March 31st, 2026 issued by

Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Do Branch, where LPBank opened the blocked account regarding the amount received from the offering.

Recipient:
- As above;
- NHBL, NHDN;
- ALM Department;
- Archive: VT, TT&QTTC, giangpt5.

FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK
LEGAL REPRESENTATIVE
CHIEF EXECUTIVE OFFICER

M.S.D.N: 6300048638 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM
TỈNH NINH BÌNH

Vu Quoc Khanh

APPENDIX: RESULTS OF PUBLIC OFFERING BOND OF LPBANK IN 2025 - THE FIRST TRANCHE

(attached to Report No. 7461/2026/BC-LPBank.FMS dated April 1st, 2026 of Fortune Vietnam Joint Stock Commercial Bank)

Bond investors	Offering price (VND/bond)	Number of bonds offered	Number of bonds registered	Number of distributed bonds	Number of registered investors	Number of allocated investors	Number of non - allocated investors	Remaining bonds	Allocation ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
Bond LPB7Y202501									
1. Domestic investors	***100,000***	***9,000,000***	**147,035**	**147,035**	**96**	**96**	**0**	**8,852,965**	**1.63%**
- At The Issuer	*100,000*	*9,000,000*	*147,035*	*147,035*	*96*	*96*	*0*	*8,852,965*	*1.63%*
- At The Distribution Agent	*100,000*	*9,000,000*	*0*	*0*	*0*	*0*	*0*	*9,000,000*	*0.00%*
2. Foreign investors, economic organizations with more than 50% foreign-owned charter capital	**100,000**	**9,000,000**	**0**	**0**	**0**	**0**	**0**	**9,000,000**	**0.00%**
- At The Issuer	*100,000*	*9,000,000*	*0*	*0*	*0*	*0*	*0*	*9,000,000*	*0.00%*
- At The Distribution Agent	*100,000*	*9,000,000*	*0*	*0*	*0*	*0*	*0*	*9,000,000*	*0.00%*
Total	**100,000**	**9,000,000**	**147,035**	**147,035**	**96**	**96**	**0**	**8,852,965**	**1.63%**
Bond LPB8Y202502									
1. Domestic investors	**100,000**	**15,000,000**	**10,017,850**	**10,017,850**	**5**	**5**	**0**	**4,982,150**	**66.79%**
- At The Issuer	*100,000*	*15,000,000*	*10,017,850*	*10,017,850*	*5*	*5*	*0*	*4,982,150*	*66.79%*
- At The Distribution Agent	*100,000*	*15,000,000*	*0*	*0*	*0*	*0*	*0*	*15,000,000*	*0.00%*
2. Foreign investors, economic organizations with more than 50%	**100,000**	**15,000,000**	**0**	**0**	**0**	**0**	**0**	**15,000,000**	**0.00%**

foreign-owned charter capital									
- At The Issuer	*100,000*	*15,000,000*	*0*	*0*	*0*	*0*	*0*	*15,000,000*	*0.00%*
- At The Distribution Agent	*100,000*	*15,000,000*	*0*	*0*	*0*	*0*	*0*	*15,000,000*	*0.00%*
Total	**100,000**	**15,000,000**	**10,017,850**	**10,017,850**	**5**	**5**	**0**	**4,982,150**	**66.79%**
Bond LPB10Y202503									
1. Domestic investors	**100,000**	**1,000,000**	**1,000**	**1,000**	**1**	**1**	**0**	**999,000**	**0.10%**
- At The Issuer	*100,000*	*1,000,000*	*1,000*	*1,000*	*1*	*1*	*0*	*999,000*	*0.10%*
- At The Distribution Agent	*100,000*	*1,000,000*	*0*	*0*	*0*	*0*	*0*	*1,000,000*	*0.00%*
2. Foreign investors, economic organizations with more than 50% foreign-owned charter capital	**100,000**	**1,000,000**	**0**	**0**	**0**	**0**	**0**	**1,000,000**	**0.00%**
- At The Issuer	*100,000*	*1,000,000*	*0*	*0*	*0*	*0*	*0*	*1,000,000*	*0.00%*
- At The Distribution Agent	*100,000*	*1,000,000*	*0*	*0*	*0*	*0*	*0*	*1,000,000*	*0.00%*
Total	**100,000**	**1,000,000**	**1,000**	**1,000**	**1**	**1**	**0**	**999,000**	**0.10%**
GRAND TOTAL		**25,000,000**	**10,165,885**	**10,165,885**	**102**	**102**	**0**	**14,834,115**	**40.66%**