

Owner: Board of Directors

No.: 611A/2026/NQ-BOD

Date: 06/4/2026

EXTRACT FROM RESOLUTION OF THE BOARD OF DIRECTORS

On organization of the 2026 Annual General Shareholders' Meeting

BOARD OF DIRECTORS OF LPBANK

Pursuant to LPBank's Charter;

Pursuant to the Regulation on Organization and Operation of the Board of Directors No. 1980/2024/QC-HDQT dated 01/07/2024;

Pursuant to the Meeting Minutes of the Board of Directors No.610/2026/BB-BOD dated 06/4/2026.

DECIDE:

1. To approve the contents and list of documents for 2026 Annual General Shareholders' Meeting (AGM) of Fortune Vietnam Commercial Joint Stock Bank (LPBank) in accordance with attached Appendix 1.
2. To approve time and venue of the General Meeting to be expected as follows:
 - Time: 8.30 a.m. on 28/04/2026
 - Venue: Pullman Ninh Binh Hotel, No. 128 Le Thai To Street, Xuan Thanh Urban Area, Hoa Lu Ward, Ninh Binh Province.
 - Assign the Chairman of the Board of Directors to decide on changes in the time and venue of the General Meeting in case of necessity.
3. This Resolution takes effect from the sign-off date. The General Director, the Governance Office and relevant units, individuals of LPBank are responsible for the implementation of this Resolution.

On behalf of Board of Directors



Hỡ Nam Tien

Recipients:

- BOD's members;
- Head of the Supervisory Board;
- As in section 3 (to execute);
- Save: Clerk, Governance office, dungntp.



Appendix No. 01: List of documents for the 2026 Annual General Shareholders' Meeting
(Attached to Resolution No. ~~611~~2026/NQ-BOD dated ~~06~~4/2026 of the Board of Directors)

1. Meeting notice.
2. Planned agenda of the 2026 Annual General Shareholders' Meeting.
3. Draft Statutory on the Organization of the General Meeting.
4. Draft Voting Rules.
5. Report from the Board of Directors on the 2025 business performance and the 2026 business plan.
6. Report from the Supervisory Board on the implementation of assigned tasks and authorities in the 2025 fiscal year, 2026 operational orientation.
7. Report from the Chief Executive Officer on the 2025 business performance and the business direction for 2026.
8. Proposal from the Board of Directors on the selection of an independent auditing unit for audit of the Financial Statements and Internal control system in 2027.
9. Proposal of the Board of Directors for the approval of the audited financial statements for for fiscal year 2025.
10. Proposal from the Board of Directors on the 2025 profit distribution plan.
11. Proposal from the Board of Directors on the remuneration for the Board of Directors and Supervisory Board in 2026.
12. Proposal on the amendment of the LPBank's Charter and Board of Directors' organizational and operational regulations.
13. Proposal for approval on some contents under the authority of the General Shareholders' Meeting.
14. Draft Minutes of the 2026 Annual General Shareholders' Meeting.
15. Draft Resolution for the 2026 Annual General Shareholders' Meeting.

A handwritten signature in black ink, appearing to be a stylized "M" or similar character, located below the list of documents.

Unit: Board of Directors

Number: 617 /2026/TB-BOD

Issuance date: 6 /4/2026

NOTICE

On invitation to the 2026 Annual General Meeting of Shareholders

Att: Valued Shareholders of Fortune Vietnam Commercial Joint Stock Bank

The Board of Directors of Fortune Vietnam Commercial Joint Stock Bank (LPBank) hereby announces and invites valued shareholders to attend the 2026 Annual General Meeting of Shareholders of LPBank, specifically as follows:

1. **Time:** 28/04/2026 – Starting from 08:30'
2. **Venue:** Pullman Ninh Binh Hotel - 128 Le Thai To, Xuan Thanh Urban Area, Hoa Lu Ward, Ninh Binh Province.
3. **Participants:** Shareholders of LPBank named in the shareholders list recorded by the Vietnam Securities Depository and Clearing Corporation on 15/01/2026 (the closing date of the shareholders list) or persons authorized by shareholders to attend.
4. **Contents of the meeting:**
 - Report from the Board of Directors on 2025 business performance and 2026 operation plan;
 - Report from the Supervisory Board on the performance of assigned tasks and authorities in the fiscal year 2025, operational orientation in 2026;
 - Report of the Chief Executive Officer on the 2025 business performance and the business direction for 2026.
 - Proposal from the Board of Directors on the selection of an independent audit organization to audit the financial statements and internal control system in 2027;
 - Proposal of the Board of Directors for the approval of the audited financial statements for for fiscal year 2025.
 - Proposal from the Board of Directors on the 2025 profit distribution plan.
 - Proposal from the Board of Directors on the remuneration for the Board of Directors and Supervisory Board in 2026.
 - Proposal on the amendment of the LPBank's Charter and Board of Directors' organizational and operational regulations.
 - Proposal for approval on some contents under the authority of the General Shareholders' Meeting;
 - Some other contents are under the authority of the General Meeting of Shareholders.

Shareholders or groups of shareholders holding 5% or more of total ordinary shares reserve the right to propose issues that need to be included in the agenda of the 2026 Annual General Meeting of Shareholders.

The recommendation must be written format, clearly stating the shareholder's name, the shareholder's number of each share's type, the proposed issue to be included in the meeting agenda and sent to LPBank at least 03 (three) working days before the opening date of the General Meeting of Shareholders, at the address specified in Section 5 below.

5. Confirmation of attendance:

In order to facilitate the organization of the General Shareholders' Meeting for serving shareholders in the best way, shareholders are requested to send a written Registration Letter/Authorization to attend (according to the attached form) to LPBank before 24/04/2026 by one of the following two forms:

- Send direct mail to the address: Governance Office – Fortune Vietnam Commercial Joint Stock Bank, LPB Tower, No. 210 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi City, Vietnam;
- Send an email to: ir@lpbank.com.vn.

LPBank will update the time, location, tentative meeting agenda and documents of the General Shareholders' Meeting on LPBank's website at <https://lpbank.com.vn/nha-dau-tu/dai-hoi-co-dong> no later than 21 days before the opening date of the 2026 Annual General Shareholders' Meeting

In case of further information is required, please contact LPBank's Governance Office via phone number: (+84.24) 62 668 668 – ext. 65755, 66556 before the date of General Shareholders's Meeting or contact the Organizing Committee on the day of the General Shareholders' Meeting for support.

Sincerely!

On behalf of the Board of Directors

Chairman 



Hồ Nam Tien 

Recipients:

- As above;
- BOD's members;
- Head of the Supervisory Board;
- Save: Clerk, Governance office, dungntp.

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EXPECTED AGENDA

2026 ANNUAL GENERAL SHAREHOLDERS' MEETING FORTUNE VIETNAM COMMERCIAL JOINT STOCK BANK

Time: Sunday, 28/04/2026

Venue: Pullman Ninh Binh Hotel, 128 Le Thai To Street, Xuan Thanh Urban Area,
Hoa Lu Ward, Ninh Binh Province

#	TIME	CONTENT DETAILS
I	OPENING PROCEDURE:	
1	From 8:00 a.m. to 9:00 a.m.	Receipt and check of the shareholders' status
2		Receipt of Voting card, Voting form, Election form by shareholders
3	From 9:00 a.m. to 9:30 a.m.	Flag salute
4		Play a clip about LPBank's activities in 2025
5		Statement of reasons, introduction of participants
6		Report on the examination result of shareholders' eligibility to attend the 2026 Annual General Shareholders' Meeting (General Meeting)
7		Voting to approve: - Agenda of the General Meeting - Regulation on organization of the General Meeting - Composition of the Vote Counting Committee Introduction of the composition of the Presidium and the Secretariat
II	MAIN CONTENTS:	
1	From 9:30 a.m. to 10:15 a.m.	Opening speech of the General Meeting
2		Reports and proposals to the General Meeting:
		- Report from the Board of Directors on 2025 business performance and 2026 operational plan
		- Report from the Supervisory Board on the performance of assigned tasks and authorities in the fiscal year 2025, operational orientation in 2026
		- Proposal from the Board of Directors on the selection of an independent audit organization to audit the financial statements and internal control system in 2027
		- Proposal of the Board of Directors for the approval of the audited financial statements for for fiscal year 2025
- Proposal on the 2025 profit distribution plan		

#	TIME	CONTENT DETAILS
		<ul style="list-style-type: none"> - Proposal on remuneration for the Board of Directors and Supervisory Board in 2026 - Proposal on the amendment of the LPBank's Charter and Board of Directors' organizational and operational regulations - Proposal for approval on some contents under the authority of the General Shareholders' Meeting
3	From 10:15 a.m. to 11 a.m.	Voting to approve voting and election rules
4		Discussion, Q&A
5		Voting to approve the contents at the General Meeting
6	From 11:00 a.m. to 11:45 a.m.	Breaks
7		Announcement on voting and election results
8		Speech from the Representative of the State Bank of Vietnam
9		
III CLOSING AGM:		
1	From 11:45 a.m. to 12 p.m.	Approve the Minutes of the 2026 Annual General Shareholders Meeting
2		Closing remarks

ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN



Hồ Nam Tiên

Owner: Annual General Shareholders Meeting

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Issuance date:

STATUTORY ON ORGANIZATION OF THE 2026 ANNUAL GENERAL SHAREHOLDERS' MEETING OF FORTUNE VIETNAM COMMERCIAL JOINT STOCK BANK**A. GENERAL PROVISIONS****1. Scope of regulation and applicable subjects**

- a) This Regulation specifies the rights and obligations of shareholders, participants in the 2026 Annual General Shareholders' Meeting of Fortune Vietnam Commercial Joint Stock Bank (LPBank); conditions, format for conduction of the 2026 Annual General Shareholders' Meeting (General Meeting).
- b) This Regulation is used for the organization of LPBank's General Meeting.

2. Organization time of the General Meeting

Starting from 08:00 on 28/04/2026 at Pullman Hotel Ninh Binh - No. 128 Le Thai To, Xuan Thanh Street, Hoa Lu Ward, Ninh Binh Province.

3. Conditions for attendance in the General Meeting

Shareholders named in the shareholders list with entitlement right for closing date on 15/01/2026 provided by the Vietnam Securities Depository and Clearing Corporation have the right to directly or authorize others to attend the General Meeting.

B. RIGHTS AND OBLIGATIONS OF SHAREHOLDERS, AUTHORIZED PERSON AND PARTICIPANTS ATTENDING THE GENERAL MEETING**4. Rights and obligations of shareholders/authorized representatives of shareholders when attending the General Meeting****4.1 Rights of shareholders/authorized representatives of shareholders (hereinafter collectively referred to as "shareholders") attending the General Meeting:**

- a) To discuss and vote on all matters under the authority of the General Meeting in accordance with the provisions of law and the LPBank's Charter.
- b) To be publicly announced on the General Meeting's agenda by the Organizing Committee.
- c) To receive voting cards, voting forms, and election forms after carrying out the registration procedures to attend the General Meeting with the Shareholder Eligibility Verification Committee.



4.2 Obligations of shareholders when attending the General Meeting:

- a) For shareholders as individual when attending the General Meeting, original identity document (Citizen ID card/ID card/Passport) is required. In case a shareholder authorizes another person to attend the General Meeting, the authorized person of shareholder when attending the General Meeting must bring: a valid authorization document (notarized/authenticated for individuals; with the full name, seal and signature of the legal representative for the enterprise, organization), a copy of the shareholder's identity document, the original of the authorized person's identity document (Citizen ID card/ID card /Passport) for submission to the Shareholder Eligibility Verification Committee to check the shareholder's status.
- b) For shareholders as organization, representatives of organization attending the General Meeting must bring: Power of attorney or document appointing shares' representatives, Certificate of Enterprise Registration/Operation License/Establishment Decision (notarized or authenticated copy), original identity document of the organization's representative (Citizen ID card/ID card/Passport) for submission to the Shareholder Eligibility Verification Committee to check the shareholder's status.
- c) The shareholder's authorization for attendance in the General Meeting shall comply with the provisions of LPBank's Charter.
- d) The authorized representative for attendance in the General Meeting is not allowed to re-authorize another person to attend the General Meeting.
- e) During the General Meeting, shareholders must comply with the guidance of the Presidium, behave civilly and politely, do not cause disorder or take any actions that affect the General Meeting.
- f) During the General Meeting, shareholders attending the General Meeting must keep confidentiality, use and preserve meeting documents, do not disclose meeting documents externally out of the General Meeting without the permission from the Chairman of the General Meeting.
- g) Shareholders attending the General Meeting must strictly follow this Statutory. Shareholders violating this Statutory then depending on the specific severity, the Presidium or the Chairman will consider and decide on the handling form in accordance with the provisions of law and LPBank's Charter, including request the shareholders in breach to leave the venue of the General Meeting or transfer the case to a competent state agency for handling in serious case.

4.3 Shareholders attending the General Meeting after the General Meeting's opening ceremony have the right to register and have the right to participate in the meeting, vote immediately after registration with the Shareholder Eligibility Verification Committee. The Chairman is

not responsible to stop the General Meeting waiting for latecomers to register and the validity of previously voted contents will not be affected.

5. Tasks of the Presidium

5.1 The Presidium includes: The Chairman of the LPBank's Board of Directors is the Chairperson of the General Meeting and other members appointed by the Chairperson. When the Chairman of the Board of Directors is absent or unable to participate in the meeting, another member of the Board of Directors may be authorized to act as the Chairperson of the General Meeting or the remaining members of the Board of Directors may elect one person to be the Chairperson of the General Meeting on the majority principle; in case of failure to elect a person to be the Chairperson then the Head of Supervisory board to manage for the General Shareholders's Meeting to elect the Chairperson of the General Meeting and the person with the highest number of votes to be the Chairperson of the General Meeting.

5.2 Tasks of the Presidium:

a) To operate the General Meeting's activities in accordance with the agenda approved by the General Meeting.

b) To guide the delegates and the General Meeting for discussion.

c) To conclude the required issues for the General Meeting to vote.

d) To respond shareholders on the issues in the agenda being approved and voted on by the General Meeting.

e) To solve problems arising during the General Meeting.

5.3 The Presidium's decision on the order, procedures for events arising outside the General Meeting's agenda will be the highest judgment.

5.4 The Chairperson may postpone the holding of the General Meeting to another time and at another location without consultancy from the General Meeting if believes that:

a) The venue of the General Meeting does not have enough convenient seats for all attendees;

b) The media at the General Meeting's venue are not guaranteed for attending shareholders to discuss and vote;

c) Individuals obstruct or disrupt the order, posing the risk that the General Meeting is not conducted in a fair and lawful manner;

d) The maximum postponement of the General Meeting shall not exceed 03 days from the date the General Meeting is planned for opening.

6. Duties of the Shareholder Eligibility Verification Committee

6.1 The Shareholder Eligibility Verification Committee is appointed by the Board of Directors.



6.2 The Shareholder Eligibility Examination Committee has the following tasks:

- a) Check the eligibility of shareholders attending the General Meeting; receive and check identity document and other documents of shareholders attending the General Meeting.
- b) Distribute documents/guide shareholders on documents access and distribute Voting Cards, Voting forms, Election forms to shareholders.
- c) Report the General Meeting on the eligibility verification result of shareholders attending the General Meeting.

6.3 The Shareholder Eligibility Verification Board has the right to establish an assistance team to fulfill its functions and tasks.

7. Duties of the Secretariat

7.1 The Chairperson of the General Meeting nominates one or several people to be the secretary for the General Meeting. The Secretariat is responsible to the Presidium and the General Meeting for its tasks.

7.2 Duties of the Secretariat

- a) To record fully and truthfully the contents and developments of the General Meeting, the opinions discussed at the General Meeting, and the conclusion from the Chairperson of the General Meeting.
- b) To support the Presidium in announcement of draft documents, conclusions, resolutions of the General Meeting and the Presidium's notice to shareholders when requested.
- c) To receive question forms from shareholders.
- d) To perform support tasks as assigned by the Presidium.

8. Tasks of the Vote Counting Committee

8.1 The General Meeting votes to approve the Vote Counting Committee.

8.2 The Vote Counting Committee has the following tasks:

- a) To distribute and collect ballots; inspect and supervise the shareholders's voting.
- b) To organize vote counting.
- c) To consider and report to the Presidium on related issues.
- d) To make a record of vote counting and announce the results of vote counting before the General Meeting.
- e) To hand over the minutes and all voting documents to the Chairperson of the General Meeting.

8.3 The Vote Counting Committee has the right to set up an assistance team to complete the Committee's tasks.

C. ORGANIZATION ORDER OF THE GENERAL MEETING

9. Conditions for conduction of the General Meeting

The General Meeting shall be conducted when the number of shareholders attending the General Meeting represents more than 50% of the total voting shares.

10. Working principles at the General Meeting

10.1 Openness, fairness, democracy.

10.2 Ensuring the legitimate rights and interests of shareholders.

10.3 In accordance with the law, LPBank's Charter and this Statutory.

10.4 Discussion at the General Meeting:

- a) Shareholders may discuss at the General Meeting, the discussion shall only be carried out within the time specified in the General Meeting's agenda and within the scope of issues presented in the General Meeting's agenda.
- b) Shareholders submit their opinions for discussion by writing the content in the Question Form (the Question form will be sent by the Organizing Committee to shareholders when register for attendance in the General Meeting or before the discussion) and sent to the Secretariat. The Secretariat will arrange the Question forms in the registration order, or the Question forms representing the duplicate contents and forward them to the Presidium for response. Shareholders asking questions at the General Meeting should be concise, clear and the questions' content must be within the scope of the issues presented in the General Meeting agenda.

11. Order at the General Meeting

11.1 Participants of the General Meeting must sit in the correct seat according to the instructions from the Organizing Committee.

11.2 Do not smoke in the meeting room during the General Meeting.

11.3 The phone is set to silent mode (do not use a ringtone).

11.4 Do not film, take photos or record meetings during the General Meeting without the consent of the Chairperson (except for reporters and medias invited to attend the General Meeting).

11.5 Other regulations as notified by the Presidium during the General Meeting.

12. Approval for the voting decision of the General Meeting



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- 12.1 Matters approved at the General Meeting must be approved by the number of shareholders representing more than 50% (fifty percent) of the total votes' number of shareholders eligible for voting at the meeting (except for the case specified in Section 12.2 of this Statutory).
- 12.2 For the decision approving the following matters, must be approved by the number of shareholders representing more than 65% (sixty-five percent) of the total votes' number shareholders entitled to attend the General Meeting, including:
- a) Approval on the plan to change the charter capital level; approval on the plan for offering shares, including the type of shares and the number of new shares to be offered;
 - b) Approval on LPBank's decision for investment, purchase and sale of fixed assets where the investment level, expected purchase price or historical cost in case of fixed assets' sale is valued at 20% (twenty percent) or more of the charter capital recorded in LPBank's latest audited financial statements;
 - c) Decision on the division, separation, consolidation, merger, transformation of legal forms, dissolution or requesting the Court to open bank bankruptcy procedures.
 - d) Other matters are specified in the LPBank Charter.

13. Minutes of the General Meeting

All contents at the General Meeting must be recorded by the Secretariat in the Minutes of the meeting. The minutes of the meeting must be read and approved before the closing of the General Meeting and kept according to regulations.

D. OTHERS

14. In case of failure in the organization of a General Meeting

- 14.1 In case the first meeting is not eligible to be held under the Section 9 provisions of this Statutory, the convening of the second meeting must be conducted within 30 days from the expected date of the first meeting.
- 14.2 The meeting of the General Meeting is convened for the second time when the number of shareholders attending the meeting represents at least 33% of the total number of shares with voting rights or more.
- 14.3 In case the second convened meeting is not eligible to be conducted under the Section 14.2 provisions of this Statutory, the third meeting may be convened within 20 days from the date the second meeting is expected to be held. In this case, the third meeting of the General Meeting shall be conducted regardless of the number of shareholders attending the meeting and the total number of voting shares of the shareholders attending the meeting.

E. IMPLEMENTATION PROVISIONS

15. Approval form of Statutory




Shareholders/authorized persons approve this Statutory in the form of holding up voting cards.

16. Implementation provisions

- a) This Statutory takes effect immediately once being voted for approval by the General Meeting.
- b) Shareholders, participants of the General Meeting and related parties shall be responsible for implementation of the provisions under this Statutory.

On behalf of General Shareholders' Meeting

Chairperson 



**CHỦ TỊCH HĐQT
HỒ NAM TIẾN**





Owner Annual General Shareholders Meeting

Issuance date: /4/2026

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RULES OF VOTING AND ELECTION AT THE 2026 ANNUAL GENERAL SHAREHOLDERS' MEETING OF FORTUNE VIETNAM COMMERCIAL JOINT STOCK BANK

Pursuant to the Law on Credit Institutions in 2024 and its amendments, supplements and guidance on the implementation;

Pursuant to the Law on Enterprises 2020 and its amendments, supplements and guidance on the implementation;

Pursuant to the Law on Securities in 2019 and Decree 155/2020/ND-CP of the Government detailing the implementation of some articles under the Law on Securities;

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

Respectfully submit to the General Meeting of Shareholders for approval on the Rules of voting and election at the 2026 Annual General Shareholders' Meeting (General Meeting) of Fortune Vietnam Commercial Joint Stock Bank (LPBank), specifically as follows:

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

1.1 Each shareholder or authorized representative of a shareholder attending the General Meeting shall be granted:

- a) 01 Voting card: Used to express opinion on issues and contents conducted at the General Meeting.
- b) 01 Voting form: Used to record opinion and vote on issues and contents conducted at the General Meeting.
- c) 01 Election form for members of the Board of Directors: Used to record the voting number for members of the Board of Directors and vote.
- d) 01 Election form for members of the Supervisory Board: Used to record the voting number for members of the Supervisory Board and vote.
- e) On each voting card, voting form or election form, the full shareholders' name, the number of shares owned, the shareholder's code, the total number of votes and elections should be stated; write the date of the General Meeting and affix the LPBank's seal or the signature from the Head of the Vote Counting Committee. On the voting slip, to state the contents to be voted in the General Meeting's agenda and used to record opinions and vote. The Election form contains a list of candidates and is used to record the voting number for each member



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of the Board of Directors or the Supervisory Board.

- f) Shareholders or authorized representatives of shareholders (in this Rules are collectively referred to as "shareholders") need to carefully check the contents written on the voting cards, voting forms, and election forms, if those contents as prescribed are missing, to contact the Organizing Committee of the General Meeting to exchange the voting cards, voting forms, election forms.

1.2 Voting right: Each share with voting right is corresponding to 01 voting forms.

1.3 Voting right:

- a) Right to vote for members of the Board of Directors (BOD): Each share with voting right corresponding to the voting number equals to the number of members of the Board of Directors (Expected: The number of members of the Board of Directors is 03 people and 01 share with voting right is corresponding to 03 voting forms).

- b) Right to vote for members of the Supervisory Board (Supervisory Board): Each share with voting right corresponding to the voting number equals to the number of members of the Supervisory Board (Expected: The number of members of the Supervisory Board is 03 people and 01 share with voting right is corresponding to 03 voting forms).

1.4 Shareholders or authorized representatives of shareholders coming late after the meeting has opened and voted, elections are registered and have the right to participate in voting, elections on issues arising after the shareholders register their delegates, but are not allowed to participate in voting, election on issues that have been voted on and the election has been completed. In this case the validity of the issues that have been voted on, the election is not affected.

1.5 In case a shareholder has registered to attend the meeting but does not participate in voting, cast a vote or election, it is understood that such shareholder does not participate in voting or election for the corresponding contents.

2. Regulations related to vote casting and counting

2.1 Voting begins when the vote distribution is complete and ends when the Vote Counting Board declares the voting end.

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

2.3 The results of vote counting shall be made in writing and announced at the General Meeting.

3. Regulations on voting at the General Meeting

3.1 Voting method:

- a) Direct public voting on each issue to be voted on by shareholders holding up voting cards

at the General Meeting. The contents to be voted on in the form of holding up voting cards include:

- Approval for the election of the chairperson of the meeting (if it arises);
- Approval for the composition of the Vote Counting Committee;
- Approval for the Regulation on organization of the General Meeting;
- Approval for the General Meeting's agenda;
- Approval for the members' number of the Board of Directors, additional elected members of the Supervisory Board;
- Approval for the voting and election rules at the General Meeting;
- Approval for the Minutes of the General Meeting.

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

b) Vote publicly on other matters to be voted on by voting. The results of the vote counting are announced just before the closing of the General Meeting.

- When voting, shareholders shall tick (X) or (✓) in 1 of the 3 "Approve" voting boxes; "Disapprove" and "No opinion".
- In case the shareholder ticks incorrectly, they must cross out the wrong marking, re-sign it next to the crossed out part (do not erase or correct the wrong marking) and mark it again.
- In case (X) or () is not marked ✓ in the box to vote for any content, such content is considered to have no opinion.

3.2 Validity of Voting Papers:

a) A valid voting slip is a vote that contains all the information specified at Point b, Section 1.1 of this Rules and is not torn, erased, crossed out, erased or modified (except for the case of re-marking as prescribed at Point b, Section 3.1 of this Rules). In the voting slip, the voting contents are inscribed.

b) Voting content is considered invalid when:

- The voting contents are erased, crossed out, erased or modified in contravention of the provisions of Section 3.1 of this Rules;
- The voting content is marked with (X) or (✓) on 2 boxes or all 3 voting boxes.
- An invalid voting content does not affect the validity of other validly voted contents.

3.3 Conditions for approval of issues being voted:

a) The decision of the General Meeting is approved by the number of shareholders representing more than 50% (fifty percent) of the total voting number of all shareholders

attending the meeting (attending the meeting in person/through authorized representatives) (except for the case specified at Point b, Section 3.3 of this Rules).

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

4. Regulation on the election of members of the Board of Directors and the Supervisory Board at the General Meeting

4.1 Number of members of the Board of Directors and the Supervisory Board expected to be additionally elected:

- a) Elect 03 additional member of the Board of Directors of Fortune Vietnam Commercial Joint Stock Bank for the term 2023 – 2028.
- b) Elect 03 additional members of the Supervisory Board of Fortune Vietnam Commercial Joint Stock Bank for the term 2023 – 2028.
- c) The number of members of the Board of Directors and members of the Control Board shall be submitted to the General Meeting for approval in the proposal on the election of members of the Board of Directors and the Supervisory Board.

4.2 List of candidates:

- a) As individuals eligible for the conditions and standards as prescribed in the Law on Enterprises, the Law on Credit Institutions and its amendments and supplements approved by the State Bank of Vietnam in the candidates list for members of the Board of Directors and the Supervisory Board for the term 2023 – 2028 for additional election at the 2026 Annual General Shareholders' Meeting of Fortune Vietnam Commercial Joint Stock Bank.
- b) The candidates list was specifically announced by the Organizing Committee of the General Meeting before the General Meeting.

4.3 Validity of the Election forms:

- a) A valid election form is a ballot paper issued by the Organizing Committee of the General Meeting, clearly stating the number of shareholders, the number of shares owned, the total number of votes, the full name of the candidate, stamped with the seal of Fortune Vietnam Commercial Joint Stock Bank or signed by the Head of the Vote Counting Committee.
- b) An invalid ballot is an election ballot in one of the following cases:
- Not issued by the Organizing Committee of the General Meeting;
 - There is no seal of Fortune Vietnam Commercial Joint Stock Bank or the signature from the Head of the Vote Counting Committee;

- Do not vote for candidates pre-recorded on the Ticket;
 - The total number of votes cast is greater than the total number of votes entitled to vote by shareholders written on the ballot papers corresponding to each election part;
 - Being erased or modified in order to intentionally falsify information (except for the case of marking/recording the number of votes as prescribed at Point f, Section 4.4 of this Regulation);
- c) In case the election is valid, the election content (the election part for each candidate) will not be included in the election results in one of the following cases:
- In the ballot box that is erased, torn or damaged, the exact number of votes cast cannot be determined.
 - Cases of repair in contravention of the provisions at Point f, Section 4.4 of this Rules.
 - *Note: The election content of other candidates is still considered a valid election and counts towards the election results.*

4.4 Election method:

- a) The election of members of the Board of Directors and the Supervisory Board shall be carried out in the form of cumulative election (based on the provisions of Point dd, Clause 4, Article 67 of the Law on Credit Institutions and the Charter of Fortune Vietnam Commercial Joint Stock Bank).
- b) Shareholders or authorized persons fill in the number of votes they wish to vote for the candidates in the "Vote count" column.
- c) Shareholders have the right to pool all their votes to one candidate or divide the votes among several candidates. Shareholders are not allowed to use the number of votes for members of the Board of Directors to elect members of the Supervisory Board and vice versa.
- d) Shareholders fill in the number of votes they want to vote for candidates in the "Number of votes" column in 1 of the following 2 ways:
 - Option 1: Divide your total votes evenly among all or some candidates by specifying the number of votes or crossing (X) or (✓) in the corresponding "Number of votes" box. In case, after dividing the total number of votes equally, the number of votes is odd, the recorded result shall be rounded down to the unit row (the decimal part is not counted).
 - Option 2: Pool your votes for one or several candidates by specifying how many votes are for each candidate in the corresponding "Vote count" box. Accordingly, the number of votes recorded must be integers, if the shareholders record the number of votes with decimals, the decimal part will not be calculated (rounded down to the row of units).

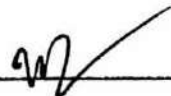


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- e) If the shareholders do not vote for any candidate, leave the number 0 blank or write the number 0 in the column "Number of votes" corresponding to that candidate.
- f) In case the shareholder ticks or records the wrong number of votes, they must cross out the wrong marking/recording part, re-sign it next to the crossed out place (do not erase or correct the wrong marking/recording part) and mark/record the number of votes again.
- g) The total number of votes cast for a candidate by a shareholder must not exceed the total number of votes cast by shareholders indicated on the corresponding Election Slip. In case the total number of votes exceeds the total number of votes of shareholders recorded on the corresponding election slips, all votes of such shareholders shall be considered invalid.

4.5 Determination principles for the elected candidates and announcement of the election results:

- a) The elected candidates of a member of the Board of Directors or a member of the Supervisory Board shall be determined according to the number of votes counted from high to low, starting from the candidate with the highest number of votes until the number of additional members is expected to be elected, and the elected candidates must have at least 51% (fifty-one percent) of the total number of votes with the voting right of all shareholders attending the meeting at the General Meeting to approve.
 - In case the number of candidates with the minimum total number of votes as prescribed above is less than the number to be voted, the Chairperson shall decide to implement 1 of 2 methods as follows: (i) conduct additional elections among candidates who do not reach the minimum total number of votes as prescribed; (ii) fail to continue the election for additional election at the nearest General Shareholders' Meeting.
 - In case there are many candidates whose total number of votes meet the minimum number of votes as prescribed above and equally, but resulting in the number of candidates being elected more than the number to be elected, the General Meeting shall conduct a re-election for these candidates to select the successful candidates on the principle that the winners are determined by the number of vote from high to low until the number of members to be elected is reached.
- b) The election results of members of the Board of Directors and the Supervisory Board are announced by the Vote Counting Board right at the General Meeting.
- c) The election results were approved by the General Shareholders' Meeting and the General Shareholders' Meeting assigned the Board of Directors to carry out the reporting procedures for the results to the State Bank of Vietnam on the election of additional




members of the Board of Directors, the Supervisory Board of Fortune Vietnam Commercial Joint Stock Bank for the term 2023 – 2028.

5. Validity

This Rules takes effect immediately once being approved by the 2026 Annual General Shareholders' Meeting only applies to voting and election at the 2026 Annual General Shareholders' Meeting. In case shareholders or shareholder representatives have questions about the voting or election results, they should immediately notify the Chairperson and the Chairperson will consider and decide immediately at the General Meeting.

On behalf of the Counting Committee

Head of Committee 



Unit: Board of Directors

No.: 618/2026/BC-BOD

Issuance date: 6/4/2026

REPORT FROM THE BOARD OF DIRECTORS ON 2025 BUSINESS PERFORMANCE AND 2026 BUSINESS PLAN

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

The Board of Directors (BOD) would like to report to the General Shareholders' Meeting (GSM) on the 2025 business performance of the Board of Directors and the 2026 business plan as follows:

I. 2025 business performance**1. Report on the implementation result of the GSM's resolution in 2025****1.1. 2025 business performance**

In 2025, under the close, flexible BOD's direction staying updated on market trends and the BOM's executing decisively, LPBank has achieved impressive business performance, exceeding the targets assigned by the 2025 AGM, specifically:

Unit: billion VND

#	Criteria	2024 performance	Year 2025		
			Performance	Target	% target
1	Total Assets	508.330	605.585	525.890	115%
2	Mobilization on primary market	338.661	401.680	-	-
3	Credit on primary market	331.606	391.746	383.931	102%
4	Profit before tax	12.168	14.269	14.868	96%

- Total assets reached VND 605,585 billion, increasing 19% compared to 2024 and completed 115% of the plan assigned by the GSM.
- Capital mobilization on primary market reached VND 401,680 billion, increasing 19% compared to 2024.
- Credit on primary market reached VND 391,746 billion, increasing 18% compared to 2024 and completed 102% of the plan assigned by the GSM.
- Profit before tax reached VND 14,269 billion, increasing 17% compared to 2024 and completed 96% of the plan assigned by the GSM.

1.2. 2025 profit distribution

On the basis of the AGM resolution in 2025 on 2024 profit distribution, the Board of Directors has implemented the necessary procedures in accordance with the law to pay cash dividends to existing shareholders, the dividend payment was completed on 28/05/2025.

1.3. Regarding the operating budget and remuneration for the Board of Directors and the Supervisory Board in 2025

In 2024, members of the Board of Directors and the Supervisory Board received remuneration, bonuses and other benefits based on LPBank's work efficiency and business performance. The expenditure of the remuneration fund and operating budget always complies with the limit approved by the GSM to ensure compliance with the Charter and relevant internal regulations of LPBank. Detailed information on the remuneration for the Board of Directors, the Supervisory Board and the salary for the Board of Management have been announced in the 2025 Audited Financial Statements and the 2025 Corporate Governance Report.

1.4. Regarding selection of independent audit unit

On the basis of an independent audit organization approved by the 2025 AGM, the Board of Directors has selected Deloitte Vietnam Auditing Co., Ltd. as an independent audit unit to audit LPBank's 2025 Financial Statements.

1.5. Regarding the results of bond issuance and listing

For privately placed bonds:

In 2025, LPBank has successfully offered 14 private placement bonds with a total face value of VND 14,550 billions VND.

For publicly issued bonds:

In 2025, LPBank has successfully offered 02 tranches of bonds issued to the public with a total face value of VND 4,000 billions VND:

- On 21/04/2025, LPBank successfully listed LPBank's 2024 Bonds Phase 1 (issued on 05/03/2025 with a total face value of VND 3,000 billions VND).
- On 27/11/2025, LPBank successfully listed LPBank's 2024 Public Issue Bonds Phase 2 (issued on 13/10/2025 with a total face value of 1,000 billions VND).

Documents and applications of LPBank's bond issuances are published on LPBank's website, portals of relevant state management agencies and mass media in accordance with the law.

1.6. Regarding amendments and supplements to the Bank's Charter

Pursuant to the approval of the Annual and Extraordinary General Shareholders' Meeting in 2025, LPBank's Board of Directors has amended and promulgated the Bank's Charter to change the charter capital, amend and update according to legal documents and supplement the scope of operation.

LPBank has also reported to the State Bank of Vietnam, the State Securities Commission and the Stock Exchanges in accordance with regulation.

1.7. Regarding the location change of LPBank's head office

Pursuant to the Resolution of the 2024 approving in-principle the location change of LPBank's head office, the Board of Directors has fully prepared the conditions for facilities, infrastructure and the organization plan for the operation at the new location and completed the application submitted to the State Bank of Vietnam for consideration, approval. On 02/03/2026, the State Bank of Vietnam issued Decision No. 292/QD-NHNN officially approving the location change of LPBank's head office.

1.8. Regarding other contents approved by the GSM

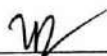
The Board of Directors respectfully submits to the General Shareholders' Meeting for consideration and approval the suspension in the implementation of the contents approved in Article 3 of the Resolution from the 2024 Extraordinary GSM dated 16/11/2024 and Article 7 of the Resolution from the 2025 Annual GSM, on the basis of re-assessment for the suitability with the strategic orientation, actual conditions and management requirements of LPBank in the current period.

Regarding the content on adjustment of the maximum ownership ratio by foreign investors at LPBank (according to Article 2 of the Resolution from the 2025 Extraordinary GSM dated 23/12/2025), the Board of Directors respectfully submits for GSM's in-principal approval on continuous implementation, accordingly assign the Board of Directors to study the implementation plan, find suitable investors, calculate a reasonable ownership ratio at each time and organize the implementation in accordance with the provisions of law, in accordance with LPBank's development strategy.

2. Activities of the Board of Directors and members under the Board of Directors

In 2025, the LPBank's Board of Directors has held 04 regular meetings and many meetings in the form as obtaining written opinions, thereby issuing 847 Resolutions, Decisions under its delegation, serving as a basis for the Board of Directors to implement specific business plans. The Board of Directors has clearly demonstrated the bank's leading role in consideration and approval for important policies, and at the same time closely supervising LPBank's operations.

All members under the Board of Directors actively participated in discussions, gave opinions, instructed at cadence meetings with the Board of Management; meeting documents were sent to members on time as prescribed, ensuring transparency and efficiency. The meetings focus on key issues such as:



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- Consideration and approval on orientations for products and services expansion, diversification of distribution channels for improvement in customer experience and market share expansion;
- Approval on solutions to strengthen financial capacity, including optimizing capital structure, improving resource efficiency and ensuring system safety;
- Adoption of key personnel decisions;
- Orientation on risk management strategies and improve competitiveness.

At the same time, the Board of Directors has reviewed and adjusted the medium-term strategy, focusing on digital transformation, improving customer service quality and sustainable development. Members of the Board of Directors were assigned specific tasks, fully performed their responsibilities in accordance with the Charter and legal regulations, thereby making an important contribution to the 2025 business results set by the GSM.

In general, in 2025, the activities of the Board of Directors have ensured close coordination with the Board of Management, timely support in realizing business goals, and at the same time strengthening LPBank's position in the financial and banking market.

3. Report from the Chairman of the Board of Directors for assessment on the working efficiency of each member of the Board of Directors and the Committees under the Board of Directors

In the past year, the Chairman of the Board of Directors has conducted the performance assessment of each member of the Board of Directors and its affiliated committees in a comprehensive, objective and transparent manner. The assessment was carried out on the basis of specific criteria, including: the completion level of assigned tasks; quality of participation in discussions and contributions at meetings; role in strategic planning, operational supervision and risk control; as well as compliance with governance standards and professional ethics.

For the Committees under the Board of Directors, the evaluation focused on the effectiveness of the functions performance as advisory and supervision in each specialized field; the coordination level with the Board of Management and related units; at the same time, consider the quality of recommendations and proposals submitted to the Board of Directors.

The assessment results show that the members of the Board of Directors had fully performed their roles and responsibilities, actively participated in management activities, thereby making practical contributions to the strategic orientation and improving the operational efficiency of LPBank. The subordinated Committees continue to promote their role as important supporting institutions, contributing to improvement in the quality of decision-making and enhancing the supervisory efficiency of the Board of Directors.

In addition to the achieved results, the Board of Directors also identified some opportunities for improvement, including further initiatives enhancement, strengthening the depth of expertise in some areas and the inter-committee coordination mechanism to improve overall operational efficiency.

On the basis of the assessment results, the Board of Directors will continue to implement appropriate solutions to improve the operational efficiency of each member and its subordinated committees to strengthen the governance capacity and meet the requirements of LPBank's sustainable development in the coming period.

4. Activities of independent members of the Board of Directors and assessment results from independent members on the activities of Board of Directors

Activities of independent members of the Board of Directors

In 2025, independent members of the Board of Directors have fully completed their responsibilities in accordance with the provisions of law, the Charter and internal regulations of LPBank. Independent members attended all meetings of the Board of Directors, the Risk Management Committee, the Human Resources Committee, and provide timely comments on the issues discussed and approved, at face-to-face meetings and in the form of written opinions.

In addition to implementation of the Resolutions and Decisions from 2025 AGM, independent members have actively participated in supervising the activities of the General Director and the BOM, ensuring the proper implementation of the tasks assigned by the Board of Directors. The role of supervision is reflected in the review and approval of internal regulations related to the organization, governance and professional activities of LPBank, contributing to improving transparency and governance efficiency.

The independent members also closely coordinated with other members of the Board of Directors in directing, supervising and urging the Board of Directors to implement the 2025 business plan approved by the GSM. With a high sense of responsibility, independent members have successfully completed their tasks, supported the Board of Directors to make timely and effective decisions in the management process of LPBank's operations.

Comments on the activities of the Board of Directors

In 2025, LPBank's Board of Directors has oriented its strategy in accordance with the market situation and LPBank's development goals, and issued important Resolutions and Decisions to effectively implement the GSM's Resolution. The meetings were organized and voted in accordance with the law, in accordance with the competence, ensuring transparency and efficiency.

Members of the Board of Directors fully participated in the meetings, actively contributed opinions on strategic and governance issues. The BOM regularly reported and discussed with the Board of Directors about the operational situation, thereby implementing appropriate business solutions.

LPBank has issued and strictly implemented internal control, internal audit and risk management processes in accordance with international laws and practices, and at the same time ensured that transactions with related parties are disclosed and supervised transparently in accordance with the Charter and legal regulations. Independent members of the Board of Directors were facilitated to access full information, contributing in improvement of governance efficiency and strengthening the trust of shareholders and customers in LPBank.

5. Activities of the Committees of the Board of Directors

In 2025, the Committees of the Board of Directors of LPBank continued to promote the role of in-depth advice and support the Board of Directors in the governance, administration and development orientation of the bank. The structure of the Risk Management Committee, the Human Resources Committee and the Strategy Committee under the Board of Directors were organized leanly and efficiently but still fully cover key areas.

The Risk Management Committee focused on reviewing and perfecting risk management policies according to international standards, proposing control solutions to ensure safe operation and regulatory compliance.

The Human Resources Committee advised on human resource development strategies, improving the quality of the management team and optimizing the organizational structure.

The Strategy Committee supported the Board of Directors in planning long-term development plans, promoting innovation and digital transformation to improve LPBank's competitiveness.

During the year, the Committees had fully performed their functions according to the regulations of the Board of Directors, making many important recommendations to contribute to improving the quality of governance and supporting the effective implementation of the business plan in 2025.

6. Supervision results of the Board of Management

In 2025, the BOD's supervision over the BOM continued to be focused and implemented effectively, ensuring compliance with the Bank's Charter, the Regulation on organization and operation of the Board of Directors as well as internal regulations. The General Director has maintained a mechanism for periodic and irregular reports on the operational situation, helping the Board of Directors to promptly give appropriate orientations and directions.

The Board of Directors held periodic meetings to supervise the operation of business activities and monitor the implementation of GSM and BOD's resolutions. BOD's members also participated in



supervising the activities of the BOM and professional divisions to ensure operational efficiency and compliance with regulations.

Through a regular coordination mechanism with the BOM, including briefings and thematic reports, the Board of Directors has contributed for improvement in the quality of governance, controlling risks and supporting the effective implementation of the 2025 business plan.

7. Report on related transactions

In 2025, transactions between LPBank and members of the BOD, Supervisory Board, BOM and related persons of members of the BOD, Supervisory Board and BOM; transactions between LPBank and the company in which the members of the BOD, Supervisory Board and BOM are founding members or managers of the enterprise in the last 03 years before the time of the transaction have been specifically reported by the BOD in the 2025 Corporate Governance Report.

8. Report on the situation of shareholders owning more than 1% of LPBank's shares and information as prescribed in Article 49 of the Law on Credit Institutions 2024

LPBank has 1 shareholder owning more than 1% of shares, specifically as follows:

- Vietnam Post Corporation: 6.54%

In accordance with the provisions of the Law on Credit Institutions No. 32/2024/QH15, LPBank has reported the situation of shareholder ownership of over 1% to the State Bank of Vietnam and publicized this information on LPBank's website.

Details of information on shareholders' share ownership of over 1% and information as prescribed in Article 49 of the Law on Credit Institutions 2024 are presented in Appendix 1 attached to this report.

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II. 2026 business plan

1. Some targets of the 2026 business plan

#	Criteria	31/12/2025	31/12/2026 target	Increase/Decrease
1	Total Assets	605.585	615.600	+ 1,6%
2	Profit before tax	14.269	14.982	+5%
3	Credit on primary market	391.746	437.581	+11,7%
4	Mobilization on primary market	401.680	In line with the actual credit growth rate and the market situation, in order to optimize the balance sheet	
5	Capital Adequacy Ratio (CAR)	Ensure compliance with the regulations of the State Bank of Vietnam		
6	Other safety ratios			

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In the context of domestic and international macroeconomic fluctuations, including the impact of tariff policies, wars and geopolitical tensions between major economies that can have a profound impact on the operations of businesses in general and LPBank in particular. In the face of complicated and unpredictable developments of the business environment, the BOD respectfully submits for GSM's consideration on authorization for BOD to proactively adjust LPBank's business plan in accordance with the actual situation and the provisions of the law, in order to ensure flexibility in management, timely adaptation and maintenance of sustainable development goals.

2. 2026 implementation plan

2026 is identified as a pivotal year in the new development period of LPBank, continuing the strong growth momentum in recent years and aiming to improve LPBank's position in the Vietnamese financial and banking market. On the basis of assessing the macroeconomic context, the development trend of the banking industry, as well as the foundations that have been built in the previous period, the Board of Directors orients the focuses of activities in 2026 as follows:

2.1. Financially: Growth in business scale and efficiency

- Steadfast in the goal of becoming **TOP 1 retail bank in rural and urban areas type 2 on a digital platform** and at the same time in **the TOP 5 priority banking services in large cities**. Accordingly, LPBank continues to promote the advantages of its extensive network, especially in rural and urban areas of type 2, promoting the provision of financial products and services suitable to the needs of local people and businesses, contributing to expanding access to banking services for all types of customers. At the same time, LPBank focuses on improvement of service quality, development of specialized financial products and increase in customer experience for priority customer segments in major cities, thereby gradually affirming LPBank's position in the high-end banking service segment.
- Continue to pursue a sustainable growth strategy associated with risk control, improve asset quality and optimize capital efficiency. LPBank focuses on expanding the scale of operations in tandem with improving profitability, aiming to maintain a stable growth rate in total assets, credit and capital mobilization.
- Promote the restructuring of revenue sources in the direction of increasing the proportion of non-interest income, strongly developing digital banking services, payment services, bancassurance and value-added financial products to diversify revenue sources and improve business efficiency.

2.2. Customers and service quality: Improve customer experience and increase customer value

- Continue to **put customers at the center** of all activities, constantly improve the quality of products, services and service processes to bring a convenient, safe and efficient experience to customers on all transaction channels.
- **Strong growth in the number of active customers**, and at the same time improving the level of customer engagement with LPBank through the development of comprehensive financial products and services, meeting the diverse needs of each segment of individuals, business households and businesses.
- **Promote the exploitation of customer lifecycle value** through increasing the number of products and services used per customer, promoting cross-selling of financial products, thereby improving the efficiency of customer exploitation and contributing positively to LPBank's sustainable growth.
- **Strengthen the application of digital technology** in customer interaction channels, develop online transaction platforms, improve service quality on digital channels to meet modern financial consumption trends and increase customer satisfaction.

2.3. Risk management and compliance: Strengthen the foundation of sustainable development

- Continue to improve the risk management system in accordance with international standards and regulations of the State Bank, ensuring that LPBank's operations are always safe, effective and fully comply with legal regulations.
- Improve the capacity to manage credit risks, market risks, operational risks and liquidity risks; strengthen the supervision, early warning and control of asset quality.
- Continue to strengthen the internal control and internal audit system, promote the application of technology in risk supervision and management to improve governance efficiency throughout the system.

2.4. Human resource development and corporate culture

- Continue to build a team of employees with high professional capacity, innovative thinking and the ability to adapt to the trend of digital transformation in the banking industry.
- Promote training programs and develop management capacity for leaders at all levels, and at the same time build a team of high-quality adjacent personnel to meet the long-term development requirements of LPBank.
- Continue to build and spread LPBank's corporate culture of integrity, responsibility, solidarity, creativity, customer-centric and uphold work efficiency, creating a foundation for stable and sustainable development.

With a clear strategic orientation and the determination of the Board of Directors, the Board of Management and all employees, LPBank believes that it will continue to maintain positive growth momentum in 2026, gradually improving its competitiveness, affirming its position in the banking and finance market and bringing sustainable value to shareholders, customers and communities.

Above is the report from the Board of Directors on the 2025 business performance and the 2026 business plan, the Board of Directors respectfully reports and submits to the General Meeting of Shareholders for consideration and approval.

Sincerely./.

On behalf of Board of Directors
Chairman 




Ho Nam Tien

Recipients:

- As above;
- Board of Directors;
- Supervisory board;
- BOM;
- Archive: Governance office

Appendix 01: Information public disclosure and provision

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

I. Information about related individuals as organizations of members of the Board of Directors, members of the Supervisory Board, General Director, Deputy General Director

#	Declarant	Name of related individual as organization	Enterprise code/Business registration number	Address	Legal representative	Relationship with the declarant
1	Mr. HUYNH NGOC HUY - Member of the Board of Directors	Forest Development and Carbon Credit Joint Stock Company	6200123585 issued on 5/07/2024 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 BOD's Chairwoman and General Director
2	Ms. VUONG THI HUYEN - Independent Member of the Board of Directors	Fast Capital Solutions Joint Stock Company	0108076477 issued on 28/11/2017 at 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		BOD's Chairwoman and General Director, shareholder owns 97.78% of shares
3	Mr. DOAN NGUYEN NGOC - Deputy General Director					
3.1		Xuan Thanh Construction Investment and Development Co., Ltd.	2700277508 issued date - 1 st registration date: 18/08/2003-16 th change registration: 11/11/2022 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 sister-in-law owns more than 10%
3.2		Xuan Thanh Cement JSC	0700576529 issued on 23/02/2012 and 7 th change issued on 06/7/2022 at Ha Nam Department of Planning and Investment	Bong Lang Village, Thanh Nghi Commune, Thanh Liem District, Ha Nam Province.	Vu Quang Bac	Sister-in-law is the manager and owns more than 5%
3.3		Xuan Thanh Trading Investment Co., Ltd.	2700509999	Xuan Thanh Urban Area, Ninh Khanh Ward, Ninh		Sister-in-law is a shareholder owning more than 10%

#	Declarant	Name of related individual as organization	Enterprise code/Business registration number	Address	Legal representative	Relationship with the declarant
				Binh City, Ninh Binh Province		
3.4		My Hanh Co., Ltd.	2700277177	House No. 65, Van Giang Street, Ninh Binh City, Ninh Binh Province, Vietnam		Sister-in-law is a shareholder owning more than 10%
3.5		Xuan Thanh Economic Group Joint Stock Corporation	2700523305 issued date – 1 st registration date: 23/07/2009- 4 th change registration: 14/11/2022 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.	Vu Thi Diem	Father-in-law is BOD's Chairman of, mother-in-law is the General Director and owns over 10%
3.6		Vietnam Bank for Agriculture and Rural Development	0100686174 issued date – 1 st registration date: 26/4/2012-15 th change registration: 11/1/2024 at Hanoi Department of Planning and Investment	No. 02 Lang Ha, Thanh Cong Ward, Ba Dinh District, Hanoi City	Pham Toan Vuong	Wife is member of Member's Council
3.7		Saigon Thuong Tin Commercial Joint Stock Bank	0301103908 issued on 13/01/1992 at the Department of Planning and Investment of Ho Chi Minh City	266-268 Nam Ky Khoi Nghia, Xuan Hoa Ward, Ho Chi Minh City	Duong Cong Minh	Brother-in-law is the General Director

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

#	Name of related person	Tax code/ ID number/ Passport	Date of issue, Place of issue	Head office address (for organization)	Legal representative for organizations	# shares	Ownership ratio (%)	Shareholder Relations
1	Vietnam Post Corporation (VNPost)	0102595740	Issued on 16/12/2021 at Department of Planning and Investment of Hanoi	No. 5 Pham Hung Street, My Dinh 2 Ward, Nam Tu Liem District, Hanoi	Chu Quang Hao ID card No.: 04007600066, dated 09/04/2021, Department of Social Security	195.286.044	6,54	
1.1	Chu Thi Lan Huong	001170013666	Issued on 25/04/2021 at the Department of Social Management			100.544	0,0034	Deputy General Director - VNPost



Owner: Supervisory board

Number: 30 /2026/BC.BOS

Issuance date: 06/04/2026

REPORT

On implementation of assigned tasks and authorities in the 2025 fiscal year, 2026 operational orientation

Based on the functions and tasks of Supervisory board as stipulated in the Law on Credit Institutions, the Charter of Fortune Vietnam Joint Stock Commercial Bank (LPBank), and the Regulation on the Organization and Operation of Supervisory board, Supervisory board hereby reports to the Annual General Shareholders' Meeting in 2026 on the following matters:

I. Results of Supervisory board's activities in 2025

- Supervisory board for the 2023-2028 term currently has 03 members, including 01 Chairman, 01 Vice Chairman, and 01 member. The number of Supervisory board's members complies with the provisions of LPBank's Charter. The Chairman of the Supervisory board assigns specific tasks to each member in charge of overseeing internal audit activities and performing other duties in accordance with legal and internal regulations of LPBank.
- In 2025, the Supervisory board carried out inspection and supervision activity in line with its functions and duties as specified in legal documents, LPBank's Charter, the Regulation on the Organization and Operation of the Supervisory board and LPBank's development orientation.
- Quarterly, the Supervisory board held periodic meetings to assess the Bank's operational status, review the Supervisory board's performance for previous quarter and outline plans for the next quarter. Based on monitoring results, the Supervisory board submitted assessment reports and recommendations to the Board of Directors (BOD) and the CEO, while also issuing official requests for the Head of the Internal Audit Division to implement specific tasks related to LPBank's internal audit activities.
- In 2025, the Supervisory board conducted both regular and extraordinary meetings, addressing key issues such as: Assessment of LPBank's key financial indicators; Revision of the Supervisory board's Organization and Operation Regulation; Review of quarterly and annual performance and setting future activity directions; Tasks implementation in accordance with the LPBank's Charter, the Supervisory board's Organization and Operation Regulation and the Law on Credit Institutions No. 32/2024/QH15; Revision of Internal Audit Regulation; Restructure of the Internal Audit Division; Assessment of internal audit performance and provide oversight; Issuance of ethical standards for internal auditors; Approval for the recruitment, appointment/reappointment of personnel within the Internal Audit Division; Approval of the 2025 internal audit plan; Approval of reports to be presented at the 2024 Annual General Shareholders' Meeting; Proposal for an independent audit firm in 2024; Other matters related to the Supervisory board's functions and duties. All Supervisory board's meetings were convened by the Head of Supervisory board, attended by all members who



actively contributed opinions and reached unanimous decisions. Meeting minutes were properly documented and archived in compliance with regulations.

- Coordination and information exchange between the Supervisory board, the Board of Directors, and the Board of Management were conducted in accordance with LPBank's Charter and internal regulations.
- The Head of the Supervisory board participated in BOD meetings, risk management committee meetings, as well as business strategy conferences.
- In 2025, all the Supervisory board's members successfully completed their assigned tasks, fulfilling all statutory responsibilities under the Law on Credit Institutions, LPBank's Charter, and internal regulations.
- The Supervisory board's operational expenses were managed in accordance with LPBank's internal regulations. The annual remuneration and operational costs of the Supervisory board's were within the budget approved by the General Shareholders' Meeting.

II. Supervisory Results of LPBank's Operations in 2025

In supervision of LPBank's operations, the Supervisory board always closely follows the directions of the State Bank of Vietnam (SBV); Supervises the implementation of business plan directions, goals, and targets approved by the General Shareholders' Meeting; Supervises and evaluates compliance with legal provisions, the Charter and internal regulations of LPBank in governance, banking operations, risk management, and regulation on safety of banking operations; High-level supervision of the Internal Auditing division. Based on the inspection and supervision results in 2024, the Supervisory board assessed the following key activities:

1. Compliance with legal regulations and LPBank's Charter in governance and operations

- In 2025, the BOD and the CEO managed and operated the bank in accordance with their assigned functions, duties, and authority under LPBank's Charter and internal regulations.
- The BOD effectively implemented SBV's policies and the resolutions of the General Shareholders' Meeting by issuing resolutions, decisions, and directives to guide LPBank's business strategies and key objectives. The BOD provided timely support to the BOM while coordinating with the of Shareholders in overseeing bank operations.
- The CEO executed the BOD's resolutions by organizing business review meetings involving the BOD, The Head of the Supervisory board, the BOM, and key management across the entire LPBank system. Implement authorization/delegation to ensure smooth, secure, and efficient banking operations.
- In 2025, LPBank maintained regulatory compliance with SBV's safety ratios.

2. Supervision of the implementation of Resolutions from General Shareholders' Meeting

The Board of Directors has directed the BOM and Divisions within LPBank to implement the contents according to the Resolution of the 2024 Annual General Shareholders' Meeting dated 17/04/2024 and the Resolution of the 2024 Extraordinary General Shareholders' Meeting dated 16/11/2024. The implementation results are as follows:

- Key financial targets assigned by the General Shareholders' Meeting: Exceeded key financial targets, specifically: (i) Total assets reached: VND 605,585 billion, reaching 115% of the plan;

(ii) Profit before tax reached VND 14,269 billion, reaching 96% of the plan; (iii) Lending MMI reached VND 391,746 billion, reaching 102% of the plan (iv) On-balance sheet bad debt ratio: 1.68%; (v) Operational safety ratios complied with the regulations of the State Bank.

- The 2025 fiscal year profit distribution plan has been implemented in accordance with the Resolution of the General Shareholders' Meeting.
- Expenses including remuneration, bonuses, other benefits and operating expenses of the Board of Directors and the Supervisory board in 2025 are within the norms approved by the 2025 Annual General Shareholders' Meeting.
- The amendment to the Charter to include additional provisions on scope of operations of LPBank has been completed.
- The establishment of LPBank's Debt and Asset Management Company Limited has not yet been implemented.

3. Supervise the approval and implementation of investment projects, purchase of fixed assets, contracts, and other transactions of the Bank under the decision-making authority of the General Shareholders' Meeting and the Board of Directors.

In 2025, the Supervisory board monitored and supervised the approval and implementation of investment projects, purchase and sale of fixed assets, and other transaction contracts of the Bank under the decision-making authority of the General Shareholders' Meeting and the Board of Directors based on documents sent to the Supervisory board. In 2025, the Board of Directors approved 64 Resolutions/Decisions, of which the main approvals were related to: Investment in technology systems (core banking, data centers, digital banking platforms, information security, etc.) to improve customer experience, automate processes, improve operational efficiency, enhance system security and safety; Investment in purchase, rental, renovation of headquarters, branches and transaction offices to restructure, rearrange headquarters functions, optimize working space, meet the development needs of the Bank, enhance the brandname and position of LPBank;... Approve contracts and transactions in compliance with the authority prescribed by the Law, Charter and internal regulations of LPBank.

- 4. The Bank's internal control system has complied with the three lines of defense as stipulated in Circular No. 13/2018/TT-NHNN dated 18/05/2018. However, the effectiveness and quality of operations across these lines of defense still require further improvement and enhancement.**
- 5. Supervise the activities of the Internal Audit Division in accordance with the provisions of Circular No. 13/2018/TT-NHNN dated 18/05/2018 and LPBank's internal regulations.**

In 2025, The Internal Audit Division has conducted 48 audits, including: 13 thematic audits, 18 audits at branches/transaction offices; 15 audits of banking service provision at post offices/postal transaction departments; 02 reviews as the request of the State Bank. The results of the internal audits have been promptly sent to the Board of Directors, the Supervisory board, the CEO and relevant units.

III. Audit results of LPBank's semi-annual financial statements and annual financial statements for 2025.



- LPBank's 2025 semi-annual financial statements and annual financial statements were audited by Deloitte Vietnam Audit Co., Ltd. and have been published on LPBank's website in accordance with current regulations.
- The Supervisory board agrees with the opinions and comments in the Audit Report of Deloitte Vietnam Audit Company Limited and confirms the results as follows:
 - + The semi-annual financial statements and annual financial statements for the fiscal year ended 31/12/2025 presented fairly and accurately in all material respects the financial situation of LPBank as well as its business results and cash flows for the fiscal year ended 31/12/2025, in accordance with accounting standards, accounting regimes applicable to credit institutions in Vietnam and legal regulations related to the preparation and presentation of financial statements.
 - + Record, store documents and prepare accounting books are carried out in accordance with the regulation from the State Bank and accounting standards and accounting regimes applicable to credit institutions in Vietnam.
 - + Selected financial indicators and operating results of LPBank as at 30/06/2025 and 31/12/2025 are presented as follows:

No.	Items	30/06/2025 (Billion)	31/12/2025 (Billion)
1	Total Assets	513,612	605,585
2	Deposits MM1	369,781	401,680
3	Lending MM1	368,727	391,746
4	Share Capital	29,872	29,872
5	Profit before tax	6,163	14,269

IV. Operational orientation of the Supervisory board in 2026

Based on the functions and tasks of the Supervisory board, the direction of the Government and the State Bank, the development strategy and business plan, and the 2026 financial plan of LPBank assigned by the General Shareholders' Meeting, the Supervisory board orients the implementation of key tasks in 2026 as follows:

1. Strengthen control and improve supervision of compliance with legal regulations and the Charter in the governance and operation of LPBank and the implementation of resolutions of the 2025 Annual General Shareholders' Meeting. Continue to strengthen supervision of activities to detect, warn, and promptly handle violations and potentially risky activities, focusing on some key risks: Credit risk, liquidity risk, operational risk, etc.; Strengthen supervision through information and reporting systems, promptly identify and control issues and impacts on banking operations to promptly make recommendations to the Board of Directors and the CEO.
2. Perform and direct the implementation of the duties of the Supervisory board and Internal Audit in accordance with the provisions of Circular No.83/2025/TT-NHNN dated 31/12/2025.
3. Appraise LPBank's 2025 Financial Report according to regulations.

4. Provide high-level direction and supervision to the Internal Audit Division in: Implement the 2025 internal audit plan; Develop the 2026 audit plan; Continue to review and complete internal documents related to the activities of the of Shareholders and Internal Audit; Consolidate and improve the quality of Internal Audit personnel, especially IT audit personnel, head office and system audit, etc.
5. Perform other functions and tasks of the of Shareholders according to the provisions of the State Bank, the Charter and internal regulations of LPBank .

Above is the report content from Supervisory board. Respectfully submit to the General Shareholders Meeting for approval.

Respectfully report to the General Shareholders Meeting!

ON BEHALF OF SUPERVISORY BOARD

THE HEAD



Dương Hoài Lien

Recipient:

- As above;
- Board of Directors;
- CEO;
- Archive: Supervisory Board

Unit: Chief Executive Officer

No.: 82/2026/BC-CEO

Issuance date: 6/4/2026

REPORT OF THE CHIEF EXECUTIVE OFFICER

On business performance results in 2025 and business orientation for 2026

The year 2025 marked a decisive restructuring journey and a clear strategic commitment: placing efficiency at the core, customers at the center, and people as the foundation. Against the backdrop of Vietnam's GDP growth of 8.02%, Fortune Vietnam JSCB (LPBank) achieved a pre-tax profit of VND 14,269 billion, up 17% compared to 2024. Entering 2026 under the theme "LIGHT UP", LPBank will continue to ignite growth engines built on digital transformation, intelligent risk management, and a culture of excellence in execution.

I. BUSINESS PERFORMANCE RESULTS IN 2025

1. Overview of Business Results

In 2025, LPBank recorded impressive growth in both scale and profitability, outperforming the industry average:

Indicator	2025 Results	vs. 2024 (%)	vs. Plan (%)
Total Assets	VND 605,585 billion	+19%	115%
Deposits from customers	VND 401,680 billion	+19%	-
Loans to customers	VND 391,746 billion	+18%	102%
Profit Before Tax	VND 14,269 billion	+17%	96%



LPBank's profitability ratios continue to rank among the top in the system:

- ROE reached 25.2% (ranked 2nd in the industry);
- ROA reached 2.05% (ranked 4th in the industry).

2. Business Development Activities

In 2025, LPBank placed strong emphasis on the development of distinctive financial products and solutions, closely aligned with the needs of each customer segment. LPBank continued to effectively deploy its strategic deposit products, including Sinh Loi Loc Phat and Loc Phat Thinh Vuong, while further promoting customer lifecycle-based credit solutions such as Super-fast Business Loans and Pension Loans, thereby enhancing accessibility to capital in a timely and flexible manner. In addition, LPBank expanded its suite of comprehensive financial solutions across segments, while accelerating the digitalization of processes to streamline operations, reduce processing time, enhance customer experience, and strengthen its competitive positioning in the market.

In terms of business results, LPBank recorded profit before tax of VND 14,269 billion, maintaining a solid growth trajectory compared to the previous year. Total assets reached VND 605,585 billion,

underscoring the continued expansion in operational scale and reinforcing LPBank's position in the market. Cost efficiency remained well controlled, with the cost-to-income ratio (CIR) at 28.3%, placing LPBank among the more operationally efficient banks in the industry. Profitability indicators continued to be sustained at strong levels, with return on equity (ROE) at 25.2% and return on assets (ROA) at 2.05%, positioning LPBank among the leading performers in the sector.

These results demonstrate LPBank's consistent efforts in aligning its business strategy, advancing sustainable product and service development, enhancing the efficiency of resource utilization, and reinforcing a solid foundation for long-term growth amid a challenging operating environment.

3. Risk Management Activities

Liquidity and Capital Adequacy: LPBank continues to maintain a robust risk management framework, ensuring that all prudential ratios are strictly compliant with regulations of the State Bank of Vietnam. Capital adequacy, liquidity metrics, and funding structure are controlled at reasonable levels, providing room for growth while ensuring resilience against market fluctuations.

Risk Control Processes: Credit quality was tightly managed through early risk identification and effective credit risk management processes. LPBank deployed its first bank-wide scorecard in late 2025 and operationalized an Early Warning System (EWS) for early-stage risk detection. Asset quality was consistently strengthened with the Non-Performing Loan (NPL) ratio controlled at 1.68%, below the industry average of 1.73%.

Post-disbursement Control and Debt Recovery: LPBank proactively implemented post-disbursement controls, including daily overdue loan reviews and periodic meetings to assess high-risk loans. Credit policies were adjusted flexibly to match market conditions. Bad debt resolution was pursued aggressively through synchronized measures, including detailed recovery plans for each debt, enhanced training, and recruitment of specialized debt-recovery personnel.

4. Organizational Structure and Corporate Governance

LPBank continued to strengthen brand recognition in high-potential areas, especially rural regions. The standardized Branch & Transaction Office model enabled better quality control. The vertical management model continued to demonstrate effectiveness, shortening operating processes and improving business efficiency.

5. Digital Transformation and Operational Excellence

2025 marked a breakthrough in digital transformation, with AI assistants interacting directly with customers - such as LUMI - and internal AI tools like LITA and BIVA - helping to boost IT productivity by 120% and providing strong support to the sales team. Notably, the AI-powered LUMI customer service chatbot, supporting multiple touchpoints, with a 50% automation rate. LUMI earned 3 awards for outstanding digital products and was honored by the SBV as 1 of 15 outstanding digital transformation solutions displayed at the A80 National Achievement Exhibition.

Centralization and operational improvements shortened processing times and enhanced efficiency, with average labor productivity in 2025 increasing 30% compared to 2024. Operational labor

productivity improved significantly through process optimization, workforce streamlining, and the increasing application of AI and automation, achieving the dual objective of accelerating operations and elevating service quality and customer experience.

6. Human Resource Management and Corporate Social Responsibility

LPBank decoded the "10 Core Behavioral Traits" (LPBank DNA), fostering a leadership culture of leading by example and full accountability. The job title system and performance-based compensation structure created strong motivation for all staff.

Alongside business objectives, LPBank steadfastly pursues its social responsibilities within the ESG framework. LPBank not only supports communities but also pioneers financial inclusion across the country, integrating green initiatives into its operational strategy for sustainable environmental stewardship.

II. BUSINESS ORIENTATION AND PLAN FOR 2026

2026 is expected to be complex, with uncertainties around exchange rates and cautious monetary policy management. The global geopolitical landscape continues to pose risks, and escalating trade tensions may negatively impact capital flows, international trade, and market sentiment.

Against this backdrop, LPBank aims to shift its growth model from scale-driven to efficiency, quality, and sustainability driven, aligned with macroeconomic stability objectives. The implementation focus revolves around 4 strategic pillars: (i) Financial; (ii) Customer; (iii) Internal Process; and (iv) Learning and Growth - all aimed at enhancing competitiveness and adaptability in the new environment.



1. Financial Objectives

Indicator	2026 Plan	vs. 2025 (%)
Total Assets	VND 615,600 billion	+1.6%
Loans to customers	VND 437,581 billion	+11.7%
Deposits from customers	In line with actual credit growth and market conditions to optimize balance sheet	
Pre-tax Profit	VND 14,982 billion	+5.0%

2. Process and Technology Objectives

- Implement an "AI-First" strategy; launch a next-generation Mobile Banking application based on the 3S philosophy (**Simple - Smart - Safe**) in March 2026, integrating AI to personalize services, enhance customer experience, and automate digital touchpoints.
- Accelerate Hyper-automation through RPA, AI, and digital workflow to reduce manual back-office workload by 30-50%, boost productivity, and minimize operational errors.

- Complete Data Center (DC/DR) infrastructure and modern technology platforms to ensure continuous, secure, and highly available operations, meeting risk governance and compliance requirements at SBV's Level 3 and Level 4 standards.
- Standardize Enterprise Architecture & Data Platform to form a centralized data ecosystem supporting analytics, risk governance, business operations, and digital service development.
- Build an Open Platform & API to connect digital ecosystems, fintechs, and banking digital services, thereby expanding digital financial services, improving customer service capabilities, and driving retail growth.

3. Training and Cultural Development Objectives

- Spread a culture of operational excellence and the spirit of "One Team - One Goal";
- Roll out Prompt Engineering training for 100% of staff to effectively leverage AI technology.

The above report summarizes LPBank's business performance in 2025 and its business plan for 2026, forming an integral part of LPBank's 2025–2028 strategic roadmap. The year 2026 is positioned not as a period of momentum-driven growth, but as a phase of consolidation and deepening, with a strong focus on efficiency and risk management.

LPBank is confident that, with the concerted efforts of the entire system and the steadfast support of our Shareholders and Customers, LPBank will continue to maintain positive growth momentum, enhance its competitiveness, and fulfill the strategic targets set by the General Meeting of Shareholders.

Respectfully submitted to our Shareholders.

Chief Executive Officer



Vu Quoc Khanh

Recipients:

- As above;
- Board of Directors;
- Supervisory board;
- BOM;
- Archive: GOV, hangnt9.

Owner: The Board of Directors

Number: 619/2026/TTr - BOD

Issuance date: ..6./04/2026

PROPOSAL

On proposing an independent auditing unit for audit of the Financial Statements and Internal control system in 2027

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

Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024;

Pursuant to Law on Enterprises No. 59/2020/QH14 dated 17/06/2020;

Pursuant to Circular 51/2024/TT-NHNN dated 29/11/2024 from the State Bank of Vietnam regulating on independent audit for commercial banks, non-bank credit institutions, microfinance institutions, and foreign bank branches;

Pursuant to the Charter of Fortune Vietnam Joint Stock Commercial Bank

According to the provisions of law, before the end of the fiscal year 2026, LPBank must select an independent auditing unit that meets the requirements of the State Bank and the State Securities Commission for audit of the Financial Statements and Internal control system of LPBank in the fiscal year 2027. As well as in accordance with the provisions of law, the General Shareholders' Meeting has the authority to decide on the selection of an independent auditing company. Therefore, the Supervisory board respectfully submits for approval from the General Shareholders' Meeting on the selection of an independent auditing company as follow:

- To approve selection of Deloitte Vietnam Audit Company Limited to conduct an audit of the the Financial Statements and Internal control system for the fiscal year 2027.
- The General Shareholders' Meeting assigns/authorizes the Board of Directors for negotiation, agreement and decision-making on the content of contracts and related documents to carry out transactions with the above-mentioned auditing company to implement the work.

Respectfully submit to the General Shareholders' Meeting for consideration and approval!

On behalf of the Board of directors

Recipient:

- As above;
- Board of Directors;
- CEO;
- Archive: Supervisory board



Ho Nam Tien

Owner: Board of Directors

No. 620/2026/TTr-BOD

Issuance: 6/4/2026

PROPOSAL

On approval for the audited 2025 Financial Statements

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

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements;

Pursuant to LPBank's Charter;

Pursuant to LPBank's audited 2025 Financial Statements;


The Board of Directors (BOD) respectfully submits to the 2026 Annual General Shareholders' Meeting for approval on the entire contents of LPBank's 2025 Financial Statement, which has been audited by Deloitte Vietnam Auditing Co., Ltd.

LPBank's audited 2025 financial statements have been disclosed in accordance with regulations and posted on LPBank's website, including the following contents:

1. Independent audit report.
2. Report on the financial situation as of 31/12/2025.
3. Report on 2025 business performance.
4. Cash Flow Statement.
5. Narrative to financial statements.

Sincerely,

On behalf of the board of directors

Chairman 




Ho Nam Tien

Recipients:

- As above;
- BOD's members;
- The Supervisory Board;
- BOM;
- Save: Clerk, congnt.

Owner: The Board of Directors

No. 621/2026/TTr-BOD

Issuance date: 6/4/2026

PROPOSAL

On 2025 profit distribution

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

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amended, revised documents;

Pursuant to the Government's Decree No. 135/2025/ND-CP dated 12/06/2025 on the financial regime for credit institutions and foreign bank branches and financial supervision and assessment of the efficiency of state capital investment in credit institutions with 100% charter capital held by the State and credit institutions with state capital;

Pursuant to LPBank's Charter;

Pursuant to LPBank's audited 2025 Financial Statements;

The Board of Directors (BOD) respectfully submits to the 2026 Annual General Shareholders' Meeting for approval on LPBank's 2025 profit distribution plan as follows:

Unit: VND

1	Total profit before CIT	(a)	14.268.888.424.055
2	Corporate Income Tax	(b)	2.846.509.063.046
3	Total profit after CIT	(c=a-b)	11.422.379.361.009
4	Fund allocation for reserve of supplementary charter capital	(d)=(c)x10%	1.142.237.936.101
5	Fund allocation for a financial reserve	(e)=(c-d)x10%	1.028.014.142.491
6	Allocation for reward fund	(f)	100.000.000.000
7	Profit after tax and funds allocation in 2025	(g=c-d-e-f)	9.152.127.282.417
8	Remaining profits being transferred from previous years	(h)	257.001.297.045
9	Equity surplus	(i)	56.749.872
10	Total profits for dividends distribution (after approval by competent state agencies)	(k=g+h)	9.409.128.579.462
11	Charter capital at the distribution time	(l)	29.872.821.000.000
12	Cash dividend ratio in 2025	(m)	30,00%
13	Profits used for dividends	(p=m*l)	8.961.846.300.000



14	Profit + surplus of share capital remaining after distribution	(q=i+k-p)	447.339.029.334
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The General Shareholders' Meeting assigns/authorizes the Board of Directors to:

- Fully decide on the use of the above-mentioned reward fund for rewarding and distributing to LPBank's collectives and employees;
- Decide on the timing of implementation and all related matters to complete the procedures for cash dividend payment, ensuring compliance with applicable laws and LPBank's regulations.

Sincerely,

On behalf of Board of directors

Chairman 




Ho Nam Tien

Recipients:

- As above;
- BOD's members;
- The Supervisory Board;
- BOM;
- Save: Clerk, congnt.

Unit: Board of Directors

No. 622/2026/TTr-BOD

Issuance date: 6/4/2026

PROPOSAL

On remuneration for the Board of Directors and Supervisory Board in 2026

To: General Shareholders's Meeting of Fortine Vietnam Commercial Joint Stock Bank (LPBank)

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its guiding documents;

Pursuant to LPBank's Charter;

LPBank's 2025 Annual General Shareholders' Meeting approved the total remuneration for members of the Board of Directors and the Supervisory Board in 2025 of VND 50 billion. The total remuneration spent in 2025 is VND 9.62 billion, equal to 19.24% of the total remuneration approved by the General Shareholders' Shareholders.

Other operating expenses of members of the Board of Directors and the Supervisory Board are carried out in accordance with LPBank's internal spending regulations.

With the determination and drastic of the Board of Directors, the Supervisory Board and the Executive Board in directing, administering and controlling along with the efforts of all employees throughout the system, in 2025 LPBank has achieved results in terms of total assets, profits, capital mobilization, etc credit growth was as follows:

- Total assets: 605,585 billion VND
- Credit on primary market reached VND 391,746 billion
- Capital mobilization on primary market reached VND 401,680 billion
- Profit before tax reached VND 14,269 billion.

Based on the business plan and personnel structure in 2026, as well as facilitating planning and cost management, the Board of Directors respectfully submits to the General Shareholders' Meeting for approval on the 2026 total remuneration for members of the Board of Directors and the Supervisory Board of VND 60 billion. The remuneration for members of the Board of Directors and the Supervisory Board will be disclosed in the Annual Financial Statement in accordance with the law and LPBank's Charter.

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

ON BEHALF OF BOARD OF DIRECTORS

CHAIRMAN 



Ho Nam Tien

Recipients:

- As above;
- BOD's members;
- The Supervisory Board;
- BOM;
- Save: Clerk, congnt.

Unit: Board of Directors

No.: 623/2026/Tr.-BOD....

Date of issuance: ..06/04.12.026.

PROPOSAL

Re: Amendments and supplements to certain contents of the Charter and the Regulations on the Organization and Operation of the Board of Directors

To: General Meeting of Shareholders

Pursuant to the Law on Credit Institutions No. 32/2024/QH15, as amended and supplemented;

Pursuant to the Law on Securities No. 54/2019/QH14, as amended and supplemented;

Pursuant to the Law on Enterprises No. 59/2020/QH14, as amended and supplemented;

Pursuant to Decision No. 292/QĐ-NHNN dated March 02, 2026 of the State Bank of Vietnam on the Amendment of the Head Office Address in the Establishment and Operation License of Fortune Vietnam Joint Stock Commercial Bank;

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the amendments and supplements to the following two (02) documents: (i) the Charter of LPBank; and (ii) the Regulations on the Organization and Operation of the Board of Directors, with the main contents as follows:

1. NECESSITY FOR AMENDMENTS AND SUPPLEMENTS

To ensure the alignment and consistency between the Establishment and Operation License of LPBank, applicable legal regulations, and LPBank's internal documents, as well as to facilitate the implementation of operational activities, it is necessary to amend and supplement the Charter of LPBank and the Regulation on the Organization and Operation of the Board of Directors.

2. AMENDED AND SUPPLEMENTED CONTENTS

- a) **Amendments and supplements to the Charter:** As set out in Appendix 01 attached hereto.
- b) **Amendments and supplements to the Regulations on the Organization and Operation of the Board of Directors:** As set out in Appendix 02 attached hereto

3. PROPOSALS OF THE BOARD OF DIRECTORS

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval of the following:

- a) Approval of the amendments and supplements to the Charter of LPBank. The Board of Directors shall be authorized to review and decide on the finalization of the amended contents of the Charter to ensure compliance with applicable laws and guidance of



competent state authorities (if necessary), and to authorize the legal representative to sign and promulgate the same.

- b) Approval of the amendments and supplements to the Regulations on the Organization and Operation of the Board of Directors. The Board of Directors shall be authorized to review and decide on the finalization of the amended contents of the Regulations to ensure compliance with applicable laws and guidance of competent state authorities (if necessary), and to promulgate and organize the implementation thereof.

The Board of Directors respectfully submits this Proposal to the General Meeting of Shareholders.
Respectfully submitted./.

ON BEHALF OF THE BOARD OF DIRECTORS

Recipients:

CHAIRPERSON 

- As above;
- Archived at: GOV.



Hồ Nam Tien 



APPENDIX 01. EXPLANATORY MEMORANDUM ON AMENDMENTS AND SUPPLEMENTS TO THE CHARTER

Current Version: Charter of the Bank effective as of February 11, 2026

No	Reference	Current provisions	Amended provisions	Reasons
1	Point b clause 1 Article 1	<i>Date of establishment</i> means the date the SBV signs the decision to grant LPBank the Establishment and Operation License;	Removed	No longer used in the Charter
2	Item (iv) Point f Clause 1 Article 1	<i>Subsidiary of LPBank</i> means a company in one of the following cases: LPBank and its related persons directly or indirectly control the adoption of resolutions and decisions of the GMS, the BOD, and the Members' Council of such Company.	LPBank or LPBank and its related persons directly or indirectly control the adoption of resolutions and decisions of the GMS, the BOD, and the Members' Council of such Company.	Revise to in accordance with Point d, Clause 9, Article 4 of the Law on Credit Institutions
3	Point k Clause 1 Article 1	<i>Dividend</i> means the net profit paid to each share in cash or other assets;	<i>Dividend</i> means the after-tax profit paid to each share in cash or other assets;	Revise to in accordance with Clause 5, Article 4 of the Law on Enterprises amended 2025
4	Point l Clause 1 Article 1	<i>Shareholder</i> means an organization or individual that owns one or more shares of LPBank and whose name is registered in	“Shareholder” means the individual or organization that holds at least a share of LPBank.	Revise to in accordance with Clause 3, Article 4 of the Law on Enterprises

No	Reference	Current provisions	Amended provisions	Reasons
		LPBank's securities ownership register as a holder of such share(s);		
5	Point n Clause 1 Article 1	Major shareholder means an organization or individual that directly or indirectly owns 05% (five percent) or more of the voting share capital of LPBank;	"Major shareholder" means a shareholder owning 05% or more of the voting shares of LPBank, including voting shares indirectly owned by such shareholder.	Revise to in accordance with Clause 8, Article 4 of the Law on Credit Institutions
6		Not specified	"BOS" means the Board of Supervisors	Supplementation of abbreviation used throughout the Charter
7	Point Clause 1, Article 1	Legal documents of an individual are one of the following documents: Citizen Identity Card, Passport, or other lawful personal identification papers;	Legal documents of an individual are one of the following documents: Identity Card, Citizen Identity Card, Passport, or other lawful personal identification papers;	Supplement for completeness
8	Clause 4, Article 2	Head office is located at: LPB Tower, No. 210 Tran Quang Khai Street, Trang Tien Ward, Hoan Kiem District, Hanoi City. Tel : 024.62 668 668	Head office is located at: No. 8, Alley 1, Ton Duc Thang Street, Group 11, Hoa Lu Ward, Ninh Binh Province.	Change of head office address under Decision No. 292/QD-NHNN dated 02 March 2026.

No	Reference	Current provisions	Amended provisions	Reasons
		Fax : 024.62 66 96 69		
9	Clause 2, Article 2	<p>Legal representative of LPBank is the Chairman of the BOD or the CEO of LPBank. The BOD decides and changes the legal representative from time to time.</p> <p>Legal representative of LPBank must reside in Vietnam, in case of absence from Vietnam, he/she must authorize in writing another person who is the Manager, the Executive of LPBank residing in Vietnam to exercise her/his rights and obligations. The authorization shall comply with LPBank's internal regulations on authorization.</p>	<p>LPBank shall have one (01) legal representative. Legal representative of LPBank is the Chairman of the BOD or the CEO of LPBank. The BOD decides and changes the legal representative from time to time.</p> <p>The legal representative of LPBank shall exercise rights and perform obligations in accordance with applicable laws, this Charter, and LPBank's internal regulations.</p> <p>Legal representative of LPBank must reside in Vietnam, in case of absence from Vietnam, he/she must authorize in writing another person who is the Manager, the Executive of LPBank residing in Vietnam to exercise her/his rights and obligations. The authorization shall comply with LPBank's internal regulations on authorization.</p>	Revise to in accordance with Clause 2, Article 12 of the Law on Enterprises

No	Reference	Current provisions	Amended provisions	Reasons
10	Article 17	<p>Working capital of LPBank</p> <p>1. Owner's equity:</p> <p>a) Charter capital of LPBank or allocated capital;</p> <p>b) Differences due to asset revaluation, exchange rate differences;</p> <p>c) Share capital surplus;</p> <p>d) Funds: Reserve fund for supplementing charter capital, development investment fund, and financial reserve fund;</p> <p>e) Unallocated accumulated profit and unprocessed accumulated loss;</p> <p>f) Other capital under the ownership of LPBank.</p> <p>2. Mobilized capital:</p> <p>a) Capital mobilized from deposits of organizations and individuals;</p>	<p><i>Removed</i></p>	<p>Not necessary to be included in the Charter; subject to operational changes.</p>

No	Reference	Current provisions	Amended provisions	Reasons
		<p>capital mobilized through the issuance of valuable papers;</p> <p>b) Entrusted investment capital;</p> <p>c) Borrowed capital from domestic and foreign credit institutions and financial institutions;</p> <p>d) Borrowings from the SBV.</p> <p>3. Other types of capital as prescribed by law.</p>		
11	Article 20	<p>Shares, Shareholders, Par value of shares, and Bonds</p> <p>1. LPBank must have at least 100 (one hundred) shareholders and there is no limit to the maximum number, of which there must be institutional shareholders and individual shareholders according to the regulations of the SBV. The ratio of capital contribution of shareholders</p>	<p>Article 19 – Shares</p> <p>1. Each share of LPBank has a par value of VND 10,000 (ten thousand Vietnamese dong).</p> <p>2. As at the time of adoption of this Charter, all shares of LPBank are ordinary shares, and all shareholders of LPBank are ordinary shareholders.</p> <p>3. LPBank may issue preferred shares or preferred shares with warrants upon</p>	<p>Separated into distinct provisions on shares and shareholders to align with the revised structure of the Charter.</p> <p>Revised to reflect the current types of shares and shareholders of LPBank.</p>

No	Reference	Current provisions	Amended provisions	Reasons
		<p>must be ensured in accordance with the provisions of law. Foreign organizations and individuals may purchase shares of LPBank in accordance with the provisions of law.</p> <p>2. Classes of shares and shareholders:</p> <p>a) LPBank has the right to issue shares and securities under the decision of the GMS in accordance with the provisions of law.</p> <p>b) Classes of shares and shareholders:</p> <p>(i) LPBank must have ordinary shares. Owners of ordinary shares are ordinary shareholders. Ordinary shares cannot be converted into preference shares;</p> <p>(ii) LPBank may have preference shares. Owners of preference shares are called preferred shareholders. LPBank may issue preference shares after obtaining the approval of the GMS and in accordance with the provisions of law. Preference</p>	<p>approval of the General Meeting of Shareholders and in accordance with applicable laws.</p> <p>4. Each share of the same class shall confer equal rights, obligations, and interests upon its holder.</p> <p>5. The purchase, sale, and transfer of shares by shareholders shall be carried out in accordance with the relevant laws.</p> <p>Điều 28. Shareholders</p> <p>1. A shareholder is an individual or organization owning at least one (01) share of LPBank and shall have rights and obligations corresponding to the number and types of shares held.</p> <p>2. LPBank shall have a minimum of one hundred (100) shareholders and no maximum limit, including both</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		<p>shares can be converted into ordinary shares under the decision of the GMS. Preference shares include: Dividend preference shares; Other classes of preference shares as decided by the GMS on the basis of compliance with the provisions of law, except for the classes of preference shares that lead to a decrease in the charter capital of LPBank.</p> <p>Shareholders owning dividend preference shares have the same rights as ordinary shareholders, except for the right to vote, attend the GMS, and nominate people to the BOD and BOS. Dividends of preference shares, which are distributed annually, include fixed dividends and bonus dividends. Fixed dividends do not depend on LPBank's business results. In case LPBank incurs losses or earns profits but insufficient to pay fixed dividends, unpaid fixed dividends shall be accumulated and carried forward to</p>	<p>institutional and individual shareholders in accordance with regulations of the State Bank of Vietnam. The shareholding ratios of shareholders must comply with applicable laws and this Charter.</p> <p>3. The appointment of authorized representatives of institutional shareholders at LPBank shall be carried out in accordance with LPBank's regulations and applicable laws.</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		<p>subsequent years. The specific fixed dividend level and the method of determining the bonus dividend shall be decided by the GMS and recorded on the stocks of the dividend preference shares. The total par value of dividend preference shares shall not exceed 20% (twenty percent) of LPBank's charter capital;</p> <p>(iii) Members of the BOD, members of the BOS, the CEO, and other managerial and executive officers of LPBank shall not be entitled to purchase dividend preference shares issued by LPBank. Persons entitled to purchase dividend preference shares shall be decided by the GMS.</p> <p>c) Shares of LPBank are purchased in Vietnamese Dong and must be fully paid in one lump sum.</p> <p>(i) The par value of one share of LPBank is VND 10,000 (Ten thousand Vietnamese Dong);</p>		

No	Reference	Current provisions	Amended provisions	Reasons
		<p>(ii) LPBank may issue other types of securities when it is unanimously approved by the GMS and in accordance with the provisions of law;</p> <p>2. Issuance of Bonds</p> <p>a) LPBank has the right to issue bonds, convertible bonds, bonds with warrants and other types of bonds in accordance with the Law on Credit Institutions, the Law on Securities and other relevant provisions of law;</p> <p>b) The GMS shall have the authority to approve plans for the issuance of convertible bonds and bonds with warrants;</p> <p>c) The BOD shall have the authority to decide on plans for the issuance of domestic bonds and bonds offered overseas, except for bond issuance plans falling under the authority of the GMS as prescribed in Point b of this Clause;</p>		

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No	Reference	Current provisions	Amended provisions	Reasons
		<p>d) The authority to decide on the listing of bonds shall comply with the provisions of law</p>		
12	<p>Clause 5 Article 23</p>	<p>The redemption of shares at the request of shareholders or at LPBank's decision shall comply with the laws on securities and the following provisions:</p> <p>LPBank may only redeem shares from shareholders if, after paying the full amount corresponding to the redeemed shares, while maintaining the safety ratios in LPBank's operations, the actual value of the charter capital does not decrease lower than the legal capital of LPBank.</p> <p>a) Redemption of shares at the request of shareholders:</p> <p>(i) A shareholder who votes against a decision on the reorganization of LPBank or change in the rights and obligations of shareholders specified in this Charter</p>	<p>1. LPBank may only repurchase its shareholders' shares if after fully paying an amount in proportion to the repurchased shares, the credit institution still ensures safety ratios in banking operations and the actual value of charter capital is not smaller than the legal capital of the credit institution.</p> <p>2. LPBank's repurchase of its own shares must satisfy the following conditions:</p> <p>a) There is a decision of the GMS to approve the share repurchase to reduce its charter capital and a repurchase plan which specifies the repurchase quantity, time and price;</p> <p>b) LPBank has sufficient funds to repurchase its shares from the</p>	<p>Separate the provisions on share repurchase into a separate clause to align with the structure of the new Charter.</p> <p>Revise to ensure consistency with Article 36 of the Law on Securities and Articles 132 and 134 of the Law on Enterprises.</p>

No	Reference	Current provisions	Amended provisions	Reasons
		<p>shall have the right to request LPBank to redeem his/her shares. The request must be in writing, clearly stating the name and address of the shareholder, the number of shares of each class, the intended selling price, and the reason for requesting LPBank to redeem. The request must be sent to LPBank within 10 (ten) working days from the date the GMS passes a decision on the issues specified in this Clause;</p> <p>(ii) LPBank must redeem shares at the request of shareholders as stipulated in paragraph (i) Point a of this Clause with the market price or the price calculated according to the principles prescribed by law within 90 (ninety) days from the date of receipt of the request. If the price cannot be agreed upon, the shareholder may sell the shares to another person or the parties may request a professional valuation organization to conduct valuation.</p>	<p>following sources: share premium, development investment funds, undistributed post-tax profits, other equity funds used for charter capital increase as prescribed by law;</p> <p>c) A securities company is assigned to carry out the transaction;</p> <p>d) All conditions are satisfied if LPBank has conditional business lines;</p> <p>e) Not falling under any of the following circumstances:</p> <p>(i) LPBank has overdue liabilities as reflected in its most recent audited annual financial statements; where the proposed share repurchase date is more than six (06) months from the end of the financial year, the determination of overdue liabilities shall be based on the most recent semi-annual financial statements that have been audited or reviewed,</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		<p>LPBank recommends at least three professional valuation organizations for the shareholder to select, and such selection shall be final.</p> <p>b) Redemption of shares at LPBank's decision:</p> <p>LPBank has the right to redeem no more than 30% (thirty percent) of the total number of sold ordinary shares, part or all of the sold dividend preference shares in accordance with the following provisions:</p> <p>(i) The BOD has the right to decide to redeem no more than 10% (ten percent) of the total number of shares of each class offered for sale in every twelve months. In other cases, the redemption of shares shall be decided by the GMS;</p> <p>(ii) The BOD decides the share redemption price. For ordinary shares, the redemption price must not be higher than the market price at the time of redemption, except for</p>	<p>unless otherwise exempted or as otherwise provided by law;</p> <p>(ii) LPBank is in the process of offering or issuing shares to raise additional capital, unless otherwise exempted or as otherwise provided by law;</p> <p>(iii) LPBank's shares are subject to a public tender offer, unless otherwise exempted or as otherwise provided by law;</p> <p>(iv) LPBank has conducted a repurchase of its own shares within six (06) months from the date of reporting the results of such repurchase, or has completed a share offering or issuance for capital increase within six (06) months from the completion date of such offering or issuance, unless otherwise exempted or as otherwise provided by law.</p> <p>3. Unless shares are repurchased according to the investors' holdings in LPBank, under an effective court decision, court judgment</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		<p>the case specified in paragraph (iii) of this Point. For shares of other classes, unless otherwise agreed by LPBank and shareholders, the redemption price must not be lower than the market price;</p> <p>(iii) LPBank may redeem shares of each shareholder in proportion to their share in LPBank. In this case, LPBank's decision to redeem shares must be notified by secured method to all shareholders within 30 (thirty) days from the date of approval of such decision. The notice must contain the name, the head office address of LPBank, the total number of shares and classes of shares to be redeemed, the redemption price or principles of redemption valuation, payment procedures and deadlines, procedures and deadlines for shareholders to offer their shares to LPBank;</p> <p>Shareholders agreeing to resell shares must send written consent to sell their</p>	<p>or arbitral decision, or through order matching, LPBank must not repurchase shares from:</p> <p>a) Internal actors and their related persons as defined under the Law on Securities;</p> <p>b) Shareholders holding shares subject to transfer restrictions in accordance with applicable laws and this Charter;</p> <p>c) Major shareholders of LPBank.</p> <p>4. Redemption of shares at the request of shareholders:</p> <p>(i) A shareholder who votes against a decision on the reorganization of LPBank or change in the rights and obligations of shareholders specified in this Charter shall have the right to request LPBank to redeem his/her shares. The request must be in writing, clearly stating the name and address of the shareholder, the number of shares of each class, the intended selling price, and the reason for requesting</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		<p>shares by secured method to LPBank within 30 (thirty) days from the date of notification. The written consent to sell shares must contain the full name, contact address, and legal document number of the individual for individual shareholders; name, enterprise code or legal document number of the organization, head office address for institutional shareholders; number of shares owned and number of shares offered for sale; payment methods; signature of the shareholder or the shareholder's legal representative. LPBank only redeems shares offered for sale within the said period.</p> <p>c) Conditions for payment and handling of redeemed shares shall comply with the following provisions:</p> <p>(i) Shares redeemed under the provisions of Clause 4 of this Article shall be considered as collected shares and belong</p>	<p>LPBank to redeem. The request must be sent to LPBank within 10 (ten) working days from the date the GMS passes a decision on the issues specified in this Clause;</p> <p>(ii) LPBank must redeem shares at the request of shareholders as stipulated in Point a of this Clause with the market price or the price calculated according to the principles prescribed by law within 90 (ninety) days from the date of receipt of the request. If the price cannot be agreed upon, the shareholder may sell the shares to another person or the parties may request a professional valuation organization to conduct valuation. LPBank recommends at least three professional valuation organizations for the shareholder to select, and such selection shall be final.</p> <p>5. LPBank may repurchase shares from its employees in accordance with its</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		<p>to the number of shares entitled to be offered for sale;</p> <p>(ii) Stocks confirming ownership of shares that have been redeemed must be destroyed immediately after the corresponding shares have been paid in full. The Chairman of the BOD and the CEO must be jointly responsible for the damage caused to LPBank by failure to destroy or delay the destruction of shares;</p> <p>(iii) LPBank is only entitled to pay the redeemed shares to shareholders if immediately after paying off all the redeemed shares, LPBank still ensures to pay all debts and other property obligations, ensure the safety ratios in banking activities, the charter capital must not be lower than the legal capital and other relevant conditions regulated by the SBV.</p>	<p>employee share issuance regulations, and may repurchase fractional shares arising from share issuance plans for dividend payment or share issuance from equity sources, in compliance with applicable laws.</p> <p>6. The share repurchases specified in Clauses 4 and 5 of this Article shall be exempt from the conditions set out in Points (a), (b), (c), and (d) of Clause 2 of this Article.</p> <p>7. Upon full payment for the repurchased shares, if the total asset value recorded in LPBank's accounting books decreases by more than ten percent (10%), LPBank must notify all creditors within fifteen (15) days from the date of completion of such payment..</p> <p>8. The procedures for share repurchase, payment conditions, treatment of repurchased shares, reduction of LPBank's charter capital (where required by law),</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		d) The procedures, processes, and documents for requesting the redemption of shares of LPBank under this Clause shall be implemented in accordance with the regulations of the Governor of the SBV.	reporting of the repurchase, and information disclosure shall be carried out in accordance with the Law on Securities and LPBank's regulations in force from time to time.	
13	Clause 7 Article 23	In the event of the death of a shareholder, the settlement of the rights and obligations of such shareholder shall be carried out in accordance with the laws on inheritance	<p>Inheritance of Shares</p> <ol style="list-style-type: none"> 1. In the event of the death of a shareholder, the settlement of such shareholder's rights and obligations shall be carried out in accordance with the laws on inheritance. 2. Upon presentation of all documents evidencing lawful inheritance rights and completion of the procedures required under the laws on inheritance, the heir shall receive the inherited shares in accordance with law and become a shareholder of LPBank, and shall be entitled to the rights and 	Separated the inheritance provisions into a standalone article and supplemented principles governing the implementation upon the occurrence of share inheritance events of LPBank shareholders.

No	Reference	Current provisions	Amended provisions	Reasons
			<p>subject to the obligations attached to the inherited shares in accordance with this Charter and relevant laws.</p> <p>3. Heirs to shares held by members of the Board of Directors, members of the Board of Supervisors, Managers and other title holders of LPBank may own such shares and become shareholders of LPBank, but shall not inherit the right to act as members of the Board of Directors, members of the Board of Supervisors, Managers or other title holders of LPBank.</p>	
14	Clause 4, 6, 8, 9, 10 Article 23	<p>4. The transfer of listed shares of LPBank shall comply with the provisions of the laws on securities.</p> <p>6. Capital surplus due to the difference between the selling price and the par value of additionally issued stocks in case the selling</p>	<p>Any purchase or receipt of transferred shares resulting in the transferee becoming a major shareholder must obtain prior written approval from the SBV before the transfer is carried out.</p> <p>After listing, the management, issuance and transfer of shares of LPBank shall comply with</p>	<p>Removed provisions with similar meanings for conciseness.</p> <p>Removed provisions on accounting for share premium as they are not</p>

No	Reference	Current provisions	Amended provisions	Reasons
		<p>price of shares is higher than the par value, LPBank must account such capital surplus into the reserve fund to supplement charter capital. Such capital surplus is only used by LPBank to supplement its charter capital after 12 (twelve) months from the end of the relevant share issuance.</p> <p>8. LPBank shall comply with regulations on listing and issuing shares on the Stock Exchange in accordance with regulations of the SBV, regulations of the State Securities Commission, this Charter and current provisions of the relevant laws.</p> <p>9. Any purchase or receipt of transferred shares resulting in the transferee becoming a major shareholder must obtain prior written approval from the SBV before the transfer is carried out.</p> <p>10. After listing, the management, issuance and transfer of shares of LPBank shall comply with the provisions of the laws on securities</p>	<p>the provisions of the laws on securities and securities market. LPBank shall comply with the regulations on listing and issuing shares on the Stock Exchange in accordance with regulations of the State Securities Commission, this Charter and current provisions of the relevant laws.</p>	<p>necessary to be stipulated in the Charter and shall be governed by applicable accounting regulations.</p>

No	Reference	Current provisions	Amended provisions	Reasons
		and securities market. LPBank shall comply with the regulations on listing and issuing shares on the Stock Exchange in accordance with regulations of the State Securities Commission, this Charter and current provisions of the relevant laws.		
15	Clause 2 Article 25	Shareholders or group of shareholders owning 05% (five percent) of the total number of ordinary shares or more shall have the following rights: a) Review, search, extract the number of minutes and resolutions, decisions of the BOD, semi-annual and annual financial statements, reports of the BOS, contracts, transactions that must be approved by the BOD and other documents, except documents related to trade secrets or business secrets of LPBank;	Shareholders or group of shareholders owning 05% (five percent) of the total number of ordinary shares or more shall have the following rights: a) Review, search, extract the number of minutes and resolutions, decisions of the BOD, semi-annual and annual financial statements, reports of the BOS, contracts, transactions that must be approved by the BOD and other documents, except documents related to trade secrets or business secrets of LPBank;	Revise in accordance with Clause 2, Clause 3 Article 115 Law on Enterprise

No	Reference	Current provisions	Amended provisions	Reasons
		<p>b) Request the BOS to examine each specific issue related to the management and operation of LPBank when it deems it necessary. The request must be in writing and must include the following contents: full name, contact address, nationality, legal paper number of the individual for individual shareholders; name, enterprise code or legal paper number of the organization, the head office address for institutional shareholders; the number of shares and the time of registration of shares of each shareholder, the total number of shares of the whole group of shareholders and the percentage of ownership in the total shares of LPBank; the issues to be checked and the purpose of checking;</p> <p>c) Nominate candidates for the BOD and the BOS;</p>	<p>b) Request the convening of a GMS in cases where the BOD seriously violates shareholders' rights, breaches the obligations of managers, or makes decisions beyond its delegated authority;</p> <p>c) Request the BOS to examine each specific issue related to the management and operation of LPBank when it deems it necessary. The request must be in writing and must include the following contents: full name, contact address, nationality, legal paper number of the individual for individual shareholders; name, enterprise code or legal paper number of the organization, the head office address for institutional shareholders; the number of shares and the time of registration of shares of each shareholder, the total number of shares of the whole group of shareholders</p>	

No	Reference	Current provisions	Amended provisions	Reasons
		d) Other rights as prescribed by law and this Charter.	<p>and the percentage of ownership in the total shares of LPBank; the issues to be checked and the purpose of checking;</p> <p>d) Nominate candidates for the BOD and the BOS;</p> <p>e) Other rights as prescribed by law and this Charter.</p>	
16	Clause 1 Article 28	The GMS holds an annual or extraordinary meeting at least once a year. The venue of the GMS must be in the territory of Vietnam. In case the GMS is held at the same time at many different locations, the venue of the GMS shall be determined as the place where the chairperson attends the meeting.	The GMS shall hold an annual meeting once per year. In addition to the annual meeting, extraordinary meetings may be convened as necessary. The venue of the GMS must be in the territory of Vietnam. In case the GMS is held at the same time at many different locations, the venue of the GMS shall be determined as the place where the chairperson attends the meeting.	Revised for clarity of expression
17	Clause 8 Article 52	Make decision on credit extensions under the authority of the BOD in accordance with the Law on Credit Institutions and LPBank's	Make decision on credit extensions under the authority of the BOD in accordance with the Law on Credit Institutions, except for other	Revise in accordance with point h Clause 1 Article 74 Law on Credit Institutions.

No	Reference	Current provisions	Amended provisions	Reasons
		internal regulations , except for other contracts and transactions under the decision-making authority of the GMS specified in Article 27 of this Charter.	contracts and transactions under the decision-making authority of the GMS specified in Article 27 of this Charter.	
18	Point b clause 1 Article 56	The chairperson and secretary and the signers must be responsible for the truthfulness and accuracy of the contents of the meeting minutes of the BOD		Removed and consolidated with the amended provisions under Clause 2, Article 56 below
19	Clause 2 Article 56	In case the chairperson, the person recording the minutes refuses to sign the meeting minutes but if it is signed by all other members of the BOD attend the meeting and have all the contents as prescribed in paragraphs i, ii, iii, iv, v, vi, vii, and viii, point a, clause 1 of this Article, this minutes shall be valid.	In case the chairperson, the person recording the minutes refuses to sign the meeting minutes but if it is signed by all other members of the BOD attend the meeting and agreed the minutes and have all the contents as prescribed in paragraphs i, ii, iii, iv, v, vi, vii, and viii, point a, clause 1 of this Article, this minutes shall be valid. The minutes of the meeting shall clearly record the refusal of the chairperson and the minute-taker to sign the minutes. The signatories to the minutes shall bear	Revise in accordance with Clause 2 Article 158 Amended Law on Enterprise

No	Reference	Current provisions	Amended provisions	Reasons
			<p>joint responsibility for the accuracy and truthfulness of the contents of the Board of Directors' meeting minutes. The chairperson and the minute-taker shall bear personal liability for any damages incurred by the enterprise as a result of their refusal to sign the minutes, in accordance with applicable laws and the Charter of LPBank.</p>	
20	Article 64 và Article 69	<p>Article 64. Financial regime</p> <ol style="list-style-type: none"> 1. The financial regime of LPBank shall be implemented in accordance with provisions of law. 2. The BOD, BOS, and the CEO of LPBank shall be responsible before the law and the State management authorities for compliance with the financial regime of LPBank. <p>Article 69. Financial autonomy of LPBank</p>	<p>Financial regime</p> <ol style="list-style-type: none"> 1. LPBank is financially autonomous, is responsible for all its business activities, and fulfills its obligations and commitments in accordance with the provisions of law. 2. The BOD, BOS, and the CEO of LPBank shall be responsible before the law and the State management authorities for compliance with the financial regime of LPBank 	Merged Article 64 and Article 69

No	Reference	Current provisions	Amended provisions	Reasons
		LPBank is financially autonomous, is responsible for all its business activities, and fulfills its obligations and commitments in accordance with the provisions of law.		
21	Clause 1 Article 83	<p>Effective date:</p> <p>a) This Charter shall take effect from February 11, 2026.</p> <p>b) This Charter replaces the Charter of LPBank dated May 16, 2025.</p>	<p>1. Effective date:</p> <p>a) This Charter shall take effect from/...../2026</p> <p>b) This Charter replaces the Charter of LPBank dated 11 February 2026 and all amendments and supplements thereto.</p>	Updated following the issuance of the new Charter
22	Entire document		Revised the structure of chapters, sections, and articles of the Charter.	To ensure logical structure, systematic organization, and ease of reference and use



APPENDIX 02: AMENDMENTS AND SUPPLEMENTS TO THE REGULATIONS ON THE ORGANIZATION AND OPERATION OF THE BOARD OF DIRECTORS

Current document: Regulations on the Organization and Operation of the Board of Directors No. 1980/2024/QC-HĐQT

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
1	<p>Article 2. Interpretation and abbreviations</p>	<p>In this document, the following terms shall be construed as follows:</p> <p>1. Committee means the committees under the Board of Directors, including: the Personnel Committee, the Risk Management Committee and other committees.</p> <p>2. Manager includes: the Chairperson of the Board of Directors, members of the Board of Directors and the Chief Executive Officer.</p> <p>3. Executive officer includes: the Chief Executive Officer, Deputy Chief Executive Officers, Chief Accountant, Branch Director and other titles as prescribed by the Board of Directors of LPBank from time to time.</p> <p>4. Executive Management includes: the Chief Executive Officer, Deputy Chief</p>	<p>Not provided</p>	<p>This content is removed as it has been specifically provided for in the Charter of LPBank.</p>



No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>Executive Officers and other members as decided by the Board of Directors.</p> <p>5. Abbreviations:</p> <p>a) Law on Credit Institutions: Law on Credit Institutions No. 32/2024/QH15;</p> <p>b) SBV: State Bank of Vietnam;</p> <p>e) GMS: General Meeting of Shareholders;</p> <p>d) BOD: Board of Directors;</p> <p>e) CEO: Chief Executive Officer.</p>		
2	Article 4. Duties and powers of the Board of Directors	<p>8. To decide on credit extensions falling within the authority of the Board of Directors in accordance with the Law on Credit Institutions and LPBank's internal regulations, except for transactions falling within the decision-making authority of the General Meeting of Shareholders as prescribed in the Charter of LPBank.</p>	<p>8. To decide on credit extensions falling within the authority of the Board of Directors in accordance with the Law on Credit Institutions, except for transactions falling within the decision-making authority of the General Meeting of Shareholders as prescribed in the Charter of LPBank.</p>	Amended to align with Clause 8, Article 70 of the 2024 Law Credit Institutions.
3	Article 5. Supervisory activities of the Board of Directors	<p>1. Senior management supervision over internal control</p> <p>The Board of Directors shall supervise the Chief Executive Officer in:</p> <p>a) Organizing the implementation of control activities, operation and</p>	Not provided	This content is removed. The supervisory activities of the Board of Directors shall be issued by the Board of Directors under a separate document in

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>maintenance of the management information system and information exchange mechanism;</p> <p>b) Maintaining a control culture and professional ethics in accordance with law;</p> <p>e) Handling and remedying deficiencies and limitations in internal control as required or recommended by the State Bank of Vietnam, independent auditors and other competent authorities;</p> <p>d) Handling acts in violation of law, internal regulations and professional ethical standards.</p> <p>2. Senior management supervision over risk management</p> <p>The Board of Directors shall supervise the Chief Executive Officer, based on the proposals and advisory opinions of the Risk Management Committee, in:</p> <p>a) Formulating and organizing the implementation of risk management policies;</p>		<p>accordance with the applicable regulations from time to time.</p>



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No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>b) Handling and remedying deficiencies and limitations in risk management as required or recommended by the State Bank of Vietnam, independent auditors and other competent authorities.</p> <p>3. Senior management supervision over internal capital adequacy assessment</p> <p>The Board of Directors shall supervise the Chief Executive Officer in:</p> <p>a) Organizing the implementation of the internal capital adequacy assessment;</p> <p>b) Handling and remedying deficiencies and limitations in the internal capital adequacy assessment as required or recommended by the State Bank of Vietnam, independent auditors and other competent authorities.</p> <p>4. Other supervisory matters as prescribed by the Board of Directors.</p>		
4	Article 16. Minutes of meetings of the	2. The Chairperson and the Secretary shall be responsible for the truthfulness and accuracy of the meeting minutes of the Board of Directors. In case the Chairperson or the Secretary refuses to	2. The Chairperson and the Secretary shall be responsible for the truthfulness and accuracy of the meeting minutes of the Board of Directors. In case the Chairperson or the Secretary refuses to sign the minutes, such	Supplemented in accordance with Clause 6, Article 7 of Law No. 03/2022/QH15 on

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
	Board of Directors	sign the minutes, such minutes shall remain valid if signed by all other members of the Board of Directors attending the meeting and if containing all contents as prescribed in Clause 1 of this Article.	minutes shall remain valid if signed by all other members of the Board of Directors attending the meeting and if containing all contents as prescribed in Points a, b, c, d, e, f, g and h , Clause 1 of this Article. The minutes shall clearly state the refusal of the Chairperson and/or the minute-taker to sign the minutes. Persons signing the minutes shall bear joint responsibility for the truthfulness and accuracy of the contents of the minutes of the meeting of the Board of Directors. The Chairperson and the minute-taker shall bear personal responsibility for any damage caused to the enterprise as a result of their refusal to sign the minutes in accordance with the Law on Credit Institutions, the Charter of LPBank and relevant laws.	amendments to certain articles of the law on public investment, the law on public – private partnership investment, the law on investment, the law on housing, the law on procurement, the law on electricity, the law on enterprises, the law on special duties and the law on civil judgment enforcement
5	Article 25. Effectiveness	1. These Regulations shall take effect from 01 July 2024 and replace the Regulations on the Organization and Operation of the Board of Directors No. 642/2023/QC-HDQT dated 25/4/2023 issued by the Board of Directors.	1. These Regulations shall take effect from the date of signing and replace the Regulations on the Organization and Operation of the Board of Directors No. 1980/2024/QC-HDQT dated 01/07/2024 issued by the Board of Directors.	Revision of the effective date.

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No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
6	Entire document		Revision of cross-references and document formatting throughout the entire document.	Revision of cross-references and document formatting throughout the entire document.

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Unit: Board of Directors

No. 624/2026/TTr-BOD

Issuance date: 6/4/2026

PROPOSAL

On other contents under the authority of the General Shareholders' Meeting

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

The Board of Directors (BOD) of LPBank respectfully submits to the General Shareholders' Meeting (GSM) for approval on some other matters under the authority of the General Shareholders' Meeting, specifically as follows:

1. To approve the listing of bonds that are not transferable bonds, bonds with warrant issued by LPBank to the public (Bonds)
 - To approve listing on the securities trading system: (i) all Bonds are successfully issued before the organization date of 2026 General Shareholders' Meeting; and (ii) all Bonds are successfully issued within the period from the completion date of the organization of 2026 Annual General Shareholders' Meeting by the completion date of the 2027 Annual General Shareholders' Meeting according to the provisions of relevant current laws.
 - Assignment/authorization from General Shareholders' Meeting to the Board of Directors for full right to decide and organize the implementation of procedures related to listing registration, listing, transaction registration and other tasks related to Bond operation after the listed during the bond term under in accordance with the provisions of law.
2. Off-balance sheet for the written-off loans for risk handling
 - a. Approve in-principle for off-balance for the loans being risk handled when meet the following conditions:
 - Having a minimum period of 05 (five) years from the write-off date for risks handling.
 - All measures have been taken to recover debts but fail to recover.
 - The other conditions as prescribed by law.
 - b. Assign/authorize the Board of Directors to make decisions on off-balance sheet determination in 2026 for specific debts that have been written-off for risk handling that meet the conditions mentioned above.
3. About the purchase/receipt of transfer/lease of assets
 - a. Necessity



In order to continue to renovate the working area for all employees, improve the business efficiency of the system, and at the same time contribute to improving the image, brand and position of LPBank.

b. Proposed contents

- The General Shareholders's Meeting approves the Bank's purchase/transfer/lease/borrowing of assets to serve as the operating headquarters for the Head Office/Branches/Transaction Offices and other units of LPBank.
 - When purchasing/receiving transfers/renting/borrowing assets, The General Shareholders's Meeting agreed to approve:
 - + Assign/authorize the Board of Directors to decide on the contents related to the characteristics of the property, the area of purchase/receipt of transfer/lease, the price of purchase/receipt of transfer/lease, deposit/guarantee rate, payment method/method, agreement on contract contents, etc. depending on the actual situation for specific assets. In case the value of 01 (one) asset purchased/transferred/leased is greater than 20% of the charter capital of the Bank recorded in the latest audited financial statements at the time the transaction arises, the Board of Directors may take the initiative to decide to implement and report to the General Shareholders' Meeting at the nearest meeting.
 - + The Board of Directors is allowed to proactively implement specific work contents to perform the tasks approved by the General Shareholders' Meeting and/or assigned/authorized.
4. Assign/authoriz the Board of Directors to make decisions formulate solutions to overcome major fluctuations in the Bank's finances.

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

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

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

On behalf of Board of Directors

Chairman 



Ho Nam Tien

Recipients:

- As above;
- Board of Directors;
- Supervisory board;
- BOM;
- Save: Governance office

Presiding unit: General Meeting of Shareholders

Date: *

Enterprise Code: 6300048638

Head Office Address: No. 8, Alley 1, Ton Duc Thang Street, Quarter 11, Hoa Lu Ward, Ninh Binh Province

MINUTES

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

FORTUNE VIETNAM BANK

Today, at ...h...', dated .../.../2026, at Trang An Meeting Room, 4th Floor, Pullman Ninh Binh Hotel, No. 128 Le Thai To Street, Xuan Thanh Urban Area, Hoa Lu Ward, Ninh Binh Province, LPBank's General Meeting of Shareholders has conducted the Annual Meeting according to the Meeting Invitation No. ... dated .../.../2026 of the Board of Directors (BOD).

Participants invited to the Annual General Meeting of Shareholders include: All Shareholders listed in the shareholders register dated .../.../2026 or their authorized representatives;

MEETING CONTENT:

1. The General Meeting of Shareholders has conducted the following procedures:

1.1 The Chairman of the BOD appointed the Presidium, including:

- Mr./Ms. - Chairperson.
- Mr./Ms. - Member.
- Mr./Ms. - Member.

1.2 The Chairperson appointed the Secretariat Committee, including:

- Mr./Ms. -Head of Committee.
- Mr./Ms. - Member.
- Mr./Ms. - Member.

1.3 The Shareholder Eligibility Verification Committee, including:

- Mr./Ms. - Head of Committee.
- Mr./Ms. - Member.
- Mr./Ms. - Member.

1.4 Ballot Counting Committee, including:

- Mr./Ms. - Head of Committee.
- Mr./Ms. - Member.
- Mr./Ms. - Member.

(Handwritten signature)

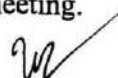


Members of Ballot Counting Committee were unanimously approved by shareholders representing ...% of the total voting shares at the meeting.

- 1.5 Approve result of Shareholders Eligibility Verification provided by Shareholders Eligibility Verification Committee as follows:
 - Shareholders and authorized representatives in writing for participation as ... shareholders representing ... common shares;
 - Total shares participating in the General Meeting of Shareholders represented for ...% of LPBank's charter capital.
- 1.6 Regulation on organizing the 2026 Annual General Meeting of Shareholders LPBank, voting procedure, the election procedures were approved by the General Meeting of Shareholders with ...%.
- 1.7 Agenda of the 2026 Annual General Meeting of Shareholders was approved by the General Meeting of Shareholders with ...%. The reports and proposals submitted to the General Meeting of Shareholders for approval include:
 - a) Report No. ... dated .../.../2026 from the Board of Directors on 2025 business performance and 2026 operational plan;
 - b) Report No. ... dated .../.../2026 from the Supervisory Board on the performance of assigned tasks and authorities in the fiscal year 2025, operational orientation in 2026;
 - c) Proposal No. ... dated .../.../2026 from the Board of Directors on the selection of an independent audit organization to audit the financial statements and internal control system in 2027;
 - d) Proposal No. ... dated .../.../2026 of the Board of Directors for the approval of the audited financial statements for fiscal year 2025;
 - e) Proposal No. ... dated .../.../2026 on the 2025 profit distribution plan;
 - f) Proposal No. ... dated .../.../2026 on remuneration for the Board of Directors and Supervisory Board in 2026;
 - g) Proposal No. ... dated .../.../2026 on the amendments of the LPBank's Charter and Board of Directors' organizational and operational regulations;
 - h) Proposal No. ... dated .../.../2026 for approval on some contents under the authority of the General Shareholders' Meeting;
 - i) Election of an additional member of the Board of Directors for the 4th term of office (2023–2028);
 - j) Election of an additional member of the Supervisory Board for the 4th term of office (2023–2028).

2. The General Meeting of Shareholders has taken into consideration, discussed, and voted on the following matters:

At the time of voting, the number of attending shareholders is ... shareholders, equivalent to ... common shares as ...% of the charter capital. The total number of votes received:
Voting method: shareholders vote directly at the meeting.



2.1 Approve Report No. ... dated .../.../2026 from the Board of Directors on 2025 business performance and 2026 operational plan with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

2.2 Approve Report No. ... dated .../.../2026 from the Supervisory Board on the performance of assigned tasks and authorities in the fiscal year 2025, operational orientation in 2026 with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

2.3 Approve Proposal No. ... dated .../.../2026 from the Board of Directors on the selection of an independent audit organization to audit the financial statements and internal control system in 2027 with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

2.4 Approve Proposal No. ... dated .../.../2026 of the Board of Directors for the approval of the audited financial statements for fiscal year 2025 with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

2.5 Approve Proposal No. ... dated .../.../2026 on the 2025 profit distribution plan with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

2.6 Approve Proposal No. ... dated .../.../2026 on remuneration for the Board of Directors and Supervisory Board in 2026 with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

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2.7 Approve Proposal No. ... dated .../.../2026 on the amendments of the LPBank's Charter and Board of Directors' organizational and operational regulations with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

2.8 Approve Proposal No. ... dated .../.../2026 for approval on some contents under the authority of the General Shareholders' Meeting with number of voting as follows:

- Number of votes in favor: reach ...% of the total number of votes;
- Number of votes against: reach ...% of the total number of votes;
- Number of no votes: reach ...% of the total number of votes.

Result: ...

Election of additional members of the Board of Directors and the Supervisory Board of LPBank for the 4th term of office (2023–2028):

At the time of election, there were ... shareholders in attendance, representing ... ordinary shares, equivalent to ...% of the charter capital. Voting method: cumulative voting.

2.9 Results of the election of additional members of the Board of Directors of LPBank for the 4th term of office (2023–2028) are as follows:

a) Mr./Ms. ... was elected as a member of the Board of Directors, with the voting results as follows:

- Number of votes received: ... votes, accounting for ...% of the total votes.
- Result:

b) Mr./Ms. ... was elected as a member of the Board of Directors, with the voting results as follows:

- Number of votes received: ... votes, accounting for ...% of the total votes.
- Result:

2.10 Results of the election of additional members of the Supervisory Board of LPBank for the 4th term of office (2023–2028) are as follows:

a) Mr./Ms. ... was elected as a member of the Supervisory Board, with the voting results as follows:

- Number of votes received: ... votes, accounting for ...% of the total votes.
- Result:

b) Mr./Ms. ... was elected as a member of the Supervisory Board, with the voting results as follows:

- Number of votes received: ... votes, accounting for ...% of the total votes.
- Result:



3. Discussion, speech at the General meeting

The General meeting noted opinions from Shareholders and State agency representatives:

a) Opinions of Shareholders

Question: ...

Answer: ...

b) Opinions of State agency representatives

Question: ...

Answer: ...

The General Meeting of Shareholders approved ...% with the contents of this Minutes after being informed by the Head of Secretary in details.

The General Meeting of Shareholders ended at ...h...' dated .../.../...

This Minutes was prepared and approved at ...h...' on .../.../....

ON BEHALF OF SECRETARIAT COMMITTEE  CHAIRPERSON
HEAD OF COMMITTEE

...

Attached document

- Details of vote counting results.



Presiding at the General Meeting of Shareholders

Date: .../.../2026

RESOLUTION**2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
FORTUNE VIETNAM BANK****GENERAL MEETING OF SHAREHOLDERS**

Pursuant to the Law on Credit Institutions and its amendments and supplements;

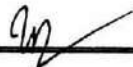
Pursuant to the Law on Enterprises and its implementation guidelines;

Pursuant to Charter of LPBank;

Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders of Fortune Vietnam Bank dated .../.../....

RESOLUTION:

1. Approve Report No. ... dated .../.../2026 from the Board of Directors on 2025 business performance and 2026 operational plan.
2. Approve Report No. ... dated .../.../2026 from the Supervisory Board on the performance of assigned tasks and authorities in the fiscal year 2025, operational orientation in 2026.
3. Approve Proposal No. ... dated .../.../2026 from the Board of Directors on the selection of an independent audit organization to audit the financial statements and internal control system in 2027.
4. Approve Proposal No. ... dated .../.../2026 of the Board of Directors for the approval of the audited financial statements for fiscal year 2025.
5. Approve Proposal No. ... dated .../.../2026 on the 2025 profit distribution plan.
6. Approve Proposal No. ... dated .../.../2026 on remuneration for the Board of Directors and Supervisory Board in 2026.
7. Approve Proposal No. ... dated .../.../2026 on the amendments of the LPBank's Charter and Board of Directors' organizational and operational regulations.
8. Approve Proposal No. ... dated .../.../2026 for approval on some contents under the authority of the General Shareholders' Meeting.
9. Approval of the election of additional members of the Board of Directors and the Supervisory Board for the 4th term of office (2023–2028) as follows:
 - a) The additional members elected to the Board of Directors are as follows:
 - Mr./Ms. ...;
 - Mr./Ms. ...;
 - b) The additional members elected to the Supervisory Board are as follows:



- Mr./Ms. ...;
 - Mr./Ms. ...;
10. This Resolution shall take effect from the date of signing.
 11. The General Meeting of Shareholders, the Board of Directors, the Board of Supervisors, the Chief Executive Officer and relevant units, individuals are responsible for execution of this Resolution./.

**ON BEHALF OF THE GENERAL MEETING OF
SHAREHOLDERS
CHAIRMAN OF BOARD OF DIRECTORS**



Recipients:

As stated in Item ...;
Archive at BOD office

...