

Số: ~~8930~~../2026/LPBank.GOV

No.: ~~8930~~/2026/LPBank.GOV

Ninh Bình, ngày ~~25~~ tháng 4 năm 2026

Ninh Bình, 25/4/2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán Việt Nam/ Sở Giao dịch Chứng khoán Hà Nội/ Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Vietnam Exchange/ Hanoi Stock Exchange/ Hochiminh Stock Exchange

1. Tên tổ chức/Name of organization: NGÂN HÀNG LỘC PHÁT VIỆT NAM/ FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK

- Mã chứng khoán/Mã thành viên/ Stock code/ Broker code: LPB

- Địa chỉ/Address: Số 8, ngõ 1, đường Tôn Đức Thắng, phố 11, phường Hoa Lư, tỉnh Ninh Bình, Việt Nam/
No. 8, Lane 1, Ton Duc Thang Road, Street 11, Hoa Lu ward, Ninh Binh province, Vietnam

- Điện thoại liên hệ/Tel: 024 62 668 668

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- E-mail: vanphong@lpbank.com.vn

2. Nội dung thông tin công bố/Contents of disclosure: Nghị quyết của Hội đồng Quản trị về việc cập nhật và bổ sung tài liệu Đại hội đồng cổ đông thường niên năm 2026/Resolution of the Board of Directors regarding the update and supplementation of documents for the 2026 Annual General Meeting of Shareholders.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 25/4/2026 tại đường dẫn <https://lpbank.com.vn/nha-dau-tu/dai-hoi-co-dong/>. This information was published on the Bank's website on 25/4/2026 as in the link <https://lpbank.com.vn/nha-dau-tu/dai-hoi-co-dong/>. Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Tài liệu đính kèm/Attached documents:

Nghị quyết số: 769/2026/NQ-BOD

Excerpt from Resolution No.:

769/2026/NQ-BOD

TUQ. NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT
CHÁNH VĂN PHÒNG QUẢN TRỊ
ON BEHALF OF LEGAL REPRESENTATIVE
CHIEF OF GOVERNANCE OFFICE



Nguyễn Văn Ngọc

Unit: Board of Directors

No: 769/2026/NQ-BOD

Date: 24/04/2026

RESOLUTION OF THE BOARD OF DIRECTORS

Re: Update and Supplementation of Documents for the 2026 Annual General Meeting of Shareholders

THE BOARD OF DIRECTORS OF LPBANK

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;

Pursuant to the Charter of LPBank;

Pursuant to the Regulation on Organization and Operation of the Board of Directors No. 1980/2024/QC-BOD dated July 1, 2024;

Pursuant to Submission No. 41/2026/TTr-ASD dated April 24, 2026 of the Administration Office;

Pursuant to the Minutes of the Board of Directors Meeting No. 768/2026/BB-BOD dated 24/4/2026

RESOLVES:

1. To approve the update and supplementation of documents for the 2026 Annual General Meeting of Shareholders in accordance with the attached list.
2. To assign the Organizing Committee of the 2026 Annual General Meeting of Shareholders (the "Organizing Committee") to direct relevant units and individuals to implement the related tasks following the approval of the Board of Directors.
3. This Resolution shall take effect from the date of signing. The Organizing Committee, the Administration Office, and relevant units and individuals of LPBank shall be responsible for the implementation of this Resolution.

On behalf of Board of Directors

Chairman 


Ho Nam Tien

Recipients:

- Members of BOD;
- Head of the BOS;
- As stated in Item 3 (for implementation);
- Archive: Administration, Office of the Board, phuongttq.

Appendix: List of Updated and Supplemented Documents for the 2026 Annual General Meeting of Shareholders

(Attached to Resolution No. 769/2026/NQ-BOD dated April 24, 2026 of the Board of Directors regarding the update and supplementation of documents for the 2026 Annual General Meeting of Shareholders)

1. Proposal on the approval of the profit distribution plan for 2025.
2. Proposal on capital contribution and establishment of a legal entity to participate in operations at the International Financial Center in Vietnam.
3. Proposal of the Board of Directors on the approval of certain matters falling under the authority of the General Meeting of Shareholders.
4. Proposal on the approval of the charter capital increase plan for 2026.
5. Proposal on the approval of the proposed remediation plan in case of early intervention.
6. Proposal on the dismissal of members of the Board of Directors and the Board of Supervisors.
7. Proposal on the additional election of a member of the Board of Directors.
8. Proposal on the additional election of a member of the Board of Supervisors.
9. Withdrawal of two (02) proposals:
 - Proposal No. 621/2026/BC-BOD dated April 6, 2026 of the Board of Directors on the profit distribution plan for 2025;
 - Proposal No. 624/2026/BC-BOD dated April 6, 2026 of the Board of Directors on the approval of certain matters under the authority of the General Meeting of Shareholders.
10. Update and supplementation of two (02) explanatory notes attached to Proposal No. 623/2026/BC-BOD dated April 6, 2026 of the Board of Directors regarding amendments to the LPBank Charter and the Regulation on Organization and Operation of the Board of Directors.
11. Update to the proposed agenda.



DRAFT



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: <ul style="list-style-type: none">- 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
		- 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 on the charter capital increase plan for 2026
		- Proposal on capital contribution and establishment of a legal entity to participate in operations at the International Financial Centre in Vietnam
		- Proposal on approval of the proposed remedial plan in the event of early intervention
		- Proposal for approval on some contents under the authority of the General Shareholders' Meeting
		- Proposal on the dismissal of a member of the Board of Directors and a member of the Supervisory Board
		- Proposal on the election of an additional member of the Board of Directors
		- Proposal on the election of an additional member of the Supervisory Board
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
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 Board of Directors

Chairman



Owner: The Board of Directors

No. 771/2026/TTr-BOD

Issuance date: 24 /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	Profit after tax and funds allocation in 2025	(f=c-d-e)	9,252,127,282,417
7	Remaining profits being transferred from previous years	(g)	257,001,297,045
8	Equity surplus	(h)	56,749,872
9	Total profits for dividends distribution (after approval by competent state agencies)	(i=f+g)	9,509,128,579,462
10	Charter capital at the distribution time	(k)	29,872,821,000,000
11	Cash dividend ratio in 2025	(l)	30.00%
12	Profits used for dividends	(m=l*k)	8,961,846,300,000
13	Profit + surplus of share capital remaining after distribution	(p=h+i-m)	547,339,029,334



The General Shareholders' Meeting assigns/authorizes the Board of Directors the authority to determine the timing of implementation and all related matters necessary 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: Supervisory board, congnt.

Unit: Board of Directors

No.: 777/2026/TTr-BOD

Issuing date: 24/4/2026

PROPOSAL

Re: Capital contribution and establishment of a wholly-owned one-member limited liability bank of LPBank and other legal entities to operate within the International Financial Center in Vietnam.

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

The Board of Directors (BOD) of LPBank respectfully submits to the General Meeting of Shareholders (GMS) for approval the policy on establishing a one-member limited liability bank under LPBank (100% owned by LPBank) to operate within the International Financial Center in Vietnam (VIFC), and contributing capital to establish other legal entities operating in the VIFC, with details as follows:

1. Necessity

The policy of contributing capital and establishing a one-member limited liability bank under LPBank, as well as other entities operating within the International Financial Center in Vietnam, represents a long-term strategic direction of LPBank to expand growth scope, enhance competitiveness, and align with international financial standards.

Entering the VIFC demonstrates LPBank's step-by-step approach to:

- Anticipate the development trend of an international financial ecosystem in Vietnam.
- Expand growth beyond the traditional banking model, as income from credit activities is increasingly competitive and narrowing.

Accordingly, capital contribution and establishment of entities within the VIFC will enable LPBank to expand into high value-added sectors, diversify revenue streams, and reduce reliance on traditional credit activities, such as:

- International financial services
- Asset management, investment advisory, and international capital mobilization
- Digital asset management and investment
- Enhance access to international capital flows and strategic partners, and improve the ability to mobilize medium- and long-term funding at preferential costs
- Strengthen competitiveness and brand positioning



- Timely leverage special mechanisms and incentives provided by the government for the VIFC
- Contribute to the banking sector's role in national development strategy, particularly in promoting financial integration through:
 - Attracting international capital
 - Supporting capital market development
 - Enhancing Vietnam's financial position in the region

2. Proposals for Approval

The BOD respectfully submits to the GMS for consideration and approval of the following:

- a) Approval of the establishment of a one-member limited liability bank wholly owned by LPBank (100% LPBank capital) to operate within the VIFC.
- b) Approval in principle for capital contribution and establishment of legal entities operating within the VIFC.
- c) Authorization to the BOD to:
 - Decide on forms, methods, procedures, capital contribution ratios, share acquisition; establishment or acquisition of subsidiaries and affiliates in accordance with applicable laws to participate in and operate within the VIFC
 - Decide on name, legal structure, charter capital, personnel (including legal representatives), and organizational structure of entities established or invested in by LPBank
 - Organize the completion of dossiers and implementation of procedures in accordance with legal regulations

The BOD respectfully submits to the GMS for consideration and approval.

On behalf of Board of Directors

Chairman



Ho Nam Tien

Recipients:

- As above;
- Members of the BOD and BOS;
- Archived: Clerical Office, BOD's Office.

Unit: Board of Directors

No.772/2026/TTr-BOD

Issuance date: 24/4/2026

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's Meeting (GSM) for approval on some other matters under the authority of the General Shareholders's 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. Approval of the removal from off-balance sheet of 688 loans that have been written off using risk provisions and satisfy the conditions prescribed by applicable laws and regulations (including Decree 86 and Circular 31), specifically:
 - Having a minimum period of 05 (five) years from the write-off date for risks handling.
 - All possible measures have been taken to recover the debts, but recovery has not been successful;
 - Satisfying other conditions as prescribed by applicable laws and regulations.
 - b. Assigning the Board of Directors to organize and implement the off-balance sheet removal in 2026 for specific cases (including individual loans and timing), within the scope of debts approved by the General Meeting of Shareholders under Item 1 and in compliance with applicable laws and regulations.
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 Meeting of Shareholders approves and authorizes LPBank to purchase, receive transfers of, lease, or borrow assets falling under the authority of the General Meeting of Shareholders for use as headquarters of the Head Office/Branches/Transaction Offices and other affiliated units of LPBank; as well as offices, training/working facilities, and accommodation for employees. Such assets must meet at least the following minimum conditions:
 - + Located within the territory of Vietnam;
 - + Situated in urban (city) areas;
 - + Having a usable area of more than 500 m²;
 - + Adjacent to a main road (with at least two lanes) with a frontage of at least 20 meters.
- When purchasing/receiving transfers/renting/borrowing assets, The General Shareholders' Meeting agreed to approve:
 - + The General Shareholders' Meeting authorizes and delegates to the Board of Directors full authority to decide on all matters related to the assets, including asset characteristics, acquisition/transfer/lease area, purchase/transfer/lease price, deposit/security ratio, payment methods and modalities, contractual terms, and other relevant arrangements, depending on the actual circumstances of each specific asset. In cases where the value of a single asset acquired/received/leased exceeds 20% of the Bank's charter capital as recorded in the most recent audited financial statements at the time the transaction arises, the Board of Directors is authorized to proactively make the decision and subsequently report to the General Shareholders' Meeting at the nearest meeting.
 - + The Board of Directors is authorized to proactively implement and execute specific tasks necessary to carry out the matters approved and/or delegated 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

Issuing Unit: Board of Directors

No.: 778/2026/TTr-BOD

Date of Issue: 24/4/2026

PROPOSAL

Plan for Increasing Charter Capital in 2026 through the Issuance of Shares under LPBank's Employee Stock Ownership Plan (ESOP)

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

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amending, supplementing and implementing instruments

Pursuant to the Law on Enterprises No. 59/2020/QH14 and its amending, supplementing and implementing instruments;

Pursuant to the Law on Securities No. 54/2019/QH14 and its amending, supplementing and implementing instruments;

Pursuant to Government Decree No. 155/2020/ND-CP dated 31 December 2020 providing detailed regulations for the implementation of certain provisions of the Law on Securities

Pursuant to Government Decree No. 245/2025/ND-CP amending and supplementing certain provisions of Decree No. 155/2020/ND-CP dated 31 December 2020 providing detailed regulations for the implementation of certain provisions of the Law on Securities;

Pursuant to the Charter of LPBank,

With the aim of attracting, incentivizing and retaining talented personnel, as well as recognizing the contributions of its officers and employees to the Bank's development, the Board of Directors of LPBank (BOD) respectfully submits to the General Meeting of Shareholders (GMS) for consideration and approval the plan for increasing LPBank's charter capital in 2026 through the issuance of shares under LPBank's Employee Stock Ownership Plan (ESOP), as detailed in Appendix 01 and Appendix 02 attached to this Proposal.

On behalf of Board of Directors

Chairman



Ho Nam Tien

Recipients:

- As above;
- BOD Members;
- Board of Supervisors;
- Executive Management;
- File: Admin, dungntp.

Appendix 01**PLAN FOR INCREASING CHARTER CAPITAL IN 2026 THROUGH THE ISSUANCE OF SHARES UNDER LPBANK'S EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)**

(Attached to Proposal No. 778/2026/TTr-BOD dated 24/4 /2026 of the BOD of LPBank)

I. Charter Capital Increase Plan**1. Necessity of the Charter Capital Increase**

In the context of increasingly intense competition in the financial and banking sector, high-quality human resources represent a critical competitive advantage for sustainable development. To incentivize, recognize, and foster long-term commitment among management and employees with outstanding performance, increasing charter capital through the issuance of ESOP shares is both necessary and appropriate.

- A capital increase with a relatively small issuance ratio does not create significant pressure on earnings dilution or the ownership interests of existing shareholders, while delivering strong motivational impact. Specifically, it contributes to:
- Enhancing employees' sense of responsibility, engagement, and loyalty to the Bank;
- Attracting and retaining talent amid a volatile labor market;
- Establishing a long-term incentive mechanism closely aligned with business performance and governance outcomes;
- Improving financial capacity and prudential ratios in compliance with regulatory requirements, even with a modest increase in charter capital.

Accordingly, the plan to increase charter capital through ESOP issuance is a timely and appropriate solution, offering strong motivational benefits without adversely affecting shareholders' interests.

2. Detailed Plan

- Share name	: Fortune Vietnam Joint Stock Commercial Bank
- Share type	: Ordinary shares (Common Stock)
- Stock ticker	: LPB
- Par value	: VND 10,000 per share
- Total shares outstanding	: 2,987,282,100 shares
- Maximum planned issuance volume	: 15,000,000 shares
- Total expected issuance value at par	: VND 150,000,000,000 (One hundred and fifty billion Vietnamese Dong)
- Issuance ratio (shares issued / total shares outstanding)	: Equivalent to 0.5% (Zero point five percent)
- Issuance price	: VND 10,000 per share



- Total issuance value at expected issuance price	: VND 150,000,000,000 (One hundred and fifty billion Vietnamese Dong)
- Current charter capital	: VND 29,872,821,000,000
- Expected charter capital post-issuance	: VND 30,022,821,000,000
- Form of issuance	: Employee Stock Ownership Plan (ESOP) of the Bank
- Purpose of issuance	: To recognize the commitment, dedication and positive contributions of employees, while creating motivation for greater engagement, effective work performance and a high sense of responsibility for employees participating in the Plan.
- Eligible recipients, criteria, list and principles for determining the number of shares allocated to each participant	: LPBank employees who meet the criteria set out in Appendix 02 attached hereto. The Board of Directors is authorized to calculate, decide and amend the detailed employee list where necessary to ensure compliance with applicable laws
- Plan for use of proceeds from the issuance	: Total proceeds received from the ESOP issuance are expected to be used to supplement business capital of LPBank
- Plan for handling unsubscribed shares	<p>: If LPBank employees do not purchase or do not fully subscribe for the shares allocated to them, the BOD shall be entitled to redistribute such remaining shares to other employees of LPBank at the same price offered to employees on the initial list. The redistributed shares shall be subject to a 3-year transfer restriction, with partial releases over the 3-year period from the closing date of the offering (40% in the first year, 30% in the second year, and 30% in the third year).</p> <p>In the event that the BOD is unable to distribute all remaining shares, any unsubscribed/ shares shall be cancelled and the BOD shall issue a resolution closing the offering.</p>



- Transfer of subscription rights	: Employees eligible to purchase shares under the ESOP are not permitted to transfer their subscription rights to any other person
- Foreign ownership ratio	: LPBank does not issue shares to employees who are foreign investors; therefore, the foreign ownership ratio is not affected.
- Transfer restriction	: Newly issued shares under LPBank's ESOP shall be subject to a three (3)-year transfer restriction, with partial releases over three (3) years from the date of completion of the offering at the following vesting schedule: forty percent (40%) in the first year, thirty percent (30%) in the second year, and thirty percent (30%) in the third year.
- Handling of restricted shares in the event of resignation or dismissal of the Bank's officers and employees	: LPBank or any entity or individual designated by the BOD shall have the right to repurchase shares from the relevant Employees in the event of their resignation or dismissal. The General Meeting of Shareholders authorizes the Board of Directors to determine the detailed measures for handling shares that remain subject to the transfer restriction held by LPBank employees who resign or are dismissed
- Issuance advisory firm	: To be selected and appointed by the Board of Directors
- Issuance timeline	: During the second quarter (Q2) or third quarter (Q3) of 2026. The specific timing shall be decided by the Board of Directors following approval from competent State regulatory authorities.
- Share registration, depository and listing	: The additionally issued shares shall be registered for centralized depository at the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for supplementary listing on the Ho Chi Minh Stock Exchange (HOSE) in accordance with applicable regulations

II. Kiến nghị của Hội đồng quản trị

The General Meeting of Shareholders hereby assigns and authorizes the Board of Directors:

- Approve the eligibility criteria, list of employees eligible to participate in the Plan, the principles for determining the number of shares to be allocated to each participant, and the implementation schedule



- Develop and promulgate the Regulations on Share Issuance under the Employee Stock Ownership Plan.
- Calculate figures, amend and supplement necessary contents of the 2026 ESOP Share Issuance Plan for submission to competent State regulatory authorities for approval in accordance with the GMS resolution.
- Determine the specific timing for the share issuance and carry out procedures with State regulatory authorities in accordance with LPBank's actual circumstances.
- Decide on the content of contracts, documents and instruments in the course of implementing the share issuance procedures for capital increase.
- Select and appoint an advisory firm to implement the 2026 ESOP Share Issuance Plan.
- Carry out all necessary tasks and procedures for supplementary depository registration with the Vietnam Securities Depository and Clearing Corporation (VSDC) and supplementary listing of the additionally issued shares on the Stock Exchange.
- Complete amendment and supplementation procedures for the Operating Licence in accordance with the new charter capital following completion of the offering.
- The GMS approves the amendment of the Bank's Charter with respect to charter capital. The BOD is assigned to amend and consolidate the amendments into the Bank's Charter and report to the GMS at its nearest meeting.
- In addition to the above authorizations, in the course of implementing the 2026 ESOP, the GMS assigns/authorizes the BOD with full authority to implement and finalize the Issuance Plan and/or carry out other matters related to the offering as required by State regulatory authorities and/or in accordance with actual circumstances, so as to ensure that the implementation of the ESOP Share Issuance Plan is lawful, compliant with applicable regulations, and safeguards the interests of employees, shareholders and the Bank.
- Decide on other matters arising and/or related to the implementation of the 2026 charter capital increase plan in accordance with the principle of ensuring proper performance of functions and duties, full compliance with applicable laws and the Bank's Charter, and the overall interests of LPBank and its shareholders.



Appendix 02

CRITERIA AND PRINCIPLES FOR DETERMINING THE NUMBER OF SHARES ALLOCATED TO LPBANK'S EMPLOYEES IN 2026

(Attached to Proposal No. 778/2026/TTr-BOD dated 24/4 /2026 of the BOD of LPBank)

1. Eligibility criteria for Employees to participate in the Plan

- a. Members of the Board of Directors, Board of Supervisors, Executive Management, members of dedicated Committees, and Advisors to the BOD/CEO with at least 1 year working at LPBank as of 31 March 2026
- b. Employees currently working at LPBank under a fixed-term or indefinite-term employment contract (EC) who simultaneously satisfy the following seniority and performance rating requirements as follows:

Band	Seniority Requirement (as of 31 March 2026)	Performance Rating Requirement (2023, 2024 and 2025)
Band 6 and above ¹	At least 1 year working at LPBank	Rating A3 or above in every year.
Band 5 ²	At least 3 years working at LPBank	1 year rating A3 + 2 years rating A1 or A2.

- c. Employees in the Talent Pool segment, comprising:
 - Participants in key strategic projects of the Bank;
 - Personnel in niche market positions (difficult to recruit as replacements);
 - Personnel holding critical positions in business, risk management and operations;
 - Personnel classified as high-potential talent
- d. Exclusions: (i) individuals who have notified of resignation, submitted a request to terminate the EC, are in the process of terminating the EC, or whose EC has been terminated at the time of list compilation; (ii) Employees currently performing an EC with VNPost; (iii) Employees who are suspended from work, under consideration for dismissal, or whose EC is temporarily suspended

2. Principles for determining the number of Shares

- a. Determination Formula:

Shares allocated to one (1) Employee	=	Standard Shares × (H _{Seniority} + H _{Band} + H _{Rating})
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- b. Formula for Determining Standard Shares:

¹ PP Hội sở, PGĐCN/PGDL trở lên (Head Office Deputy Head / Deputy Branch Director or above.)

² Chuyên gia/thư ký /trợ lý/ GĐPGD/ PP HO/ TP ĐVKD... (Expert / Secretary / Assistant / Transaction Office Director / HO Deputy Head / Business Unit Head, etc)

Standard Shares	=	13,500,000 ³
		$\sum_{n=1}^k (H_{Seniority_n} + H_{band_n} + H_{Rating})$

c. Seniority Coefficient ($H_{Seniority}$):

Seniority	> 15 years	> 10 and ≤ 15 years	> 5 and ≤ 10 years	> 1 and ≤ 5 years
Coefficient	0.65	0.60	0.55	0.50

d. Band Coefficient (H_{Band}):

Group	Band 10	Band 9	Band 8	Band 7	Band 6	Band 5
Coefficient	90.0	30.0	10.0	4.0	2.0	1.0

e. Performance Rating Coefficient (H_{Rating}):

Annual additive coefficient by rating

Rating	Band 5	Band 6	Band 7	Band 8	Band 9	Band 10
A1	0.20	0.40	0.80	2.00	6.00	18.00
A2	0.14	0.28	0.56	1.40	4.20	12.60
A3	0.10	0.20	0.40	1.00	3.00	9.00

3. Applicable principles

- The number of shares to be sold to each employee shall be rounded down to the nearest ten (10).
- Where an employee simultaneously qualifies under two (2) or more eligibility groups, the highest allocation quota among those groups shall apply.

4. Accounting and Taxation

- Accounting shall be recorded in accordance with Vietnamese Accounting Standards (VAS).
- Personal income tax obligations: Participants in the program are responsible for fulfilling

³ Representing 90% of total shares to be issued.

their personal income tax obligations in accordance with prevailing laws.

- c. Tax on dividends received from ESOP shares (if any): Participants must fulfill their personal income tax obligations in accordance with applicable regulations.
- d. Taxation point: Tax liability arises at the time employees transfer ESOP shares (in accordance with Decree No. 126/2020/ND-CP).

5. Transfer Restrictions

Shares issued under the Bank's Employee Stock Ownership Plan (ESOP) shall be subject to a 03-year lock-up period, with partial release over three years as follows:

Lock-up period	Annual Vesting Ratio for Employees rated A3 or above		
	End of Year 1	End of Year 2	End of Year 3
3 years	40%	30%	30%

Employees rated A4: 70% of shares are eligible for release, allocated proportionally by year.

Employees rated A5: 50% of shares are eligible for release, allocated proportionally by year.

Performance rating is based on the immediately preceding year's performance evaluation.

Unreleased shares in any given year shall not be carried forward to subsequent years for release calculation.

Shares not released due to employee performance rating must be sold back to LPBank in the corresponding release year during the lock-up period.

6. Share Clawback / Repurchase

- a. Employees subject to disciplinary action resulting in dismissal or demotion (with formal written decision).
- b. Individuals showing signs of legal violations and subject to prosecution, formal charges, or detention by competent authorities.
- c. Employees resigning/terminating employment:

If an employee terminates their labor contract prior to the end of the lock-up period, they must sell back the restricted ESOP shares to LPBank/LPBank Trade Union at the original preferential purchase price.

- d. Special cases (incapacity, retirement, death):

In cases where employees suffer work incapacity (certified by competent medical authorities), retire in accordance with regulations, or pass away before the end of the lock-up period, LPBank shall not claw back and shall lift restrictions on the remaining ESOP shares. The requirement to sell back shares shall not apply.

- e. If an individual no longer qualifies as an eligible participant before the shares become transferable, all unreleased shares shall be fully clawed back.
- f. Other exceptional cases:

The Board of Directors authorizes the Chairman to review and decide on a case-by-case basis. For the Chief Executive Officer, decisions shall be made by the Board of Directors.



- g. In cases where LPBank/LPBank Trade Union does not purchase, or does not fully purchase, the shares subject to clawback (including employees rated A4 or A5), the Board of Directors may designate another individual or organization to repurchase such shares at the original preferential price.
- h. Where LPBank/LPBank Trade Union or another designated buyer has completed payment (based on the successful bank transfer date) but the Bank has not yet completed the formal clawback procedures, all rights associated with such shares (including dividends, bonus shares, etc.) arising after the payment date shall also be subject to clawback.



Unit: Board of Directors

No.: 776/2026/TTr-BOD

Issuing date: 24/4/2026

PROPOSAL

Re: Proposed Remediation Plan in case of early intervention as prescribed in Article 143 of the Law on Credit Institutions 2024

To: General Meeting of Shareholders

The Board of Directors (BOD) of LPBank respectfully submits to the General Meeting of Shareholders (GMS) for approval the updated contents of the Proposed Remediation Plan in case of early intervention as prescribed in Article 143 of the Law on Credit Institutions 2024 (hereinafter referred to as the “Plan”), as follows:

1. Background

In 2025, LPBank developed a Proposed Remediation Plan in case of early intervention (the Plan) and submitted it to the General Meeting of Shareholders (GMS) for approval under Proposal No. 930/2025/TTr-HĐQT, and subsequently submitted it to the State Bank of Vietnam (SBV).

The Plan met the requirements of the Law on Credit Institutions. However, during the review and update of the implementation status of instructions from Competent Authorities and benchmarking against market practices, the Banking Supervision Agency - SBV requested LPBank to proactively review and update the plan to be more detailed and specific regarding (i) LPBank's operational status; (ii) specific scenarios for each case along with causes, early warning mechanisms, and coordination procedures for implementation.

Incorporating the instructions from the Banking Supervision Agency – SBV, LPBank adjusted/updated the Plan to ensure greater detail for each action.

2. Objective

The Plan is developed to achieve the following objectives:

- Compliance with the requirements of Article 143 of the Law on Credit Institutions;
- Establishing mechanisms for early detection of signs of deterioration in financial status, liquidity, asset quality, and corporate governance of LPBank;
- Prescribing corresponding remedial measures to:
 - Restore safe and sound operational status;
 - Ensure compliance with prudential ratios as prescribed by the SBV.
- Prevent the transition into special control status as prescribed by law.
- Protect the legal rights and interests of depositors, customers, and stakeholders;
- Ensure the business continuity and stability of the LPBank system.

3. Proposals

BOD respectfully submits to GMS for approval the revised/updated Plan, including:

- Basis for the development of the Plan;
- Principles for the development and implementation of the Plan;
- Operational status at LPBank;
- Remediation Plan for risk scenarios as prescribed by the Law on Credit Institutions 2024;
 - Organizational structure for Plan implementation;
 - Details of the remediation plan for each scenario.

(Details of the Plan are attached to this Proposal).

BOD respectfully submits to GMS for approval the Plan.

On behalf of Board of Directors

Chairman



Hồ Nam Tien

Recipients:

- As above;
- Members of the BOD and the Board of Supervisors;
- Archived: Clerical Office, BOD Office.

PROPOSED REMEDIATION PLAN IN CASE OF EARLY INTERVENTION AS PRESCRIBED IN ARTICLE 143 OF THE LAW ON CREDIT INSTITUTIONS

LPBank always maintains contingency scenarios to ensure a timely response to any adverse developments that may arise in business operations. This includes scenarios for extraordinary events as prescribed by the Law on Credit Institutions 2024.

These plans are developed to ensure the highest proactive response in all situations and to ensure the business continuity of LPBank.

It should be emphasized that with LPBank's current financial strength and extremely rigorous management methods, there is no information or indication suggesting the possibility of these events occurring at LPBank.

Note: The Plan will be developed and flexibly adjusted to suit actual operations and market conditions.

I. Basis for developing the Plan

In the context of volatile economic and financial markets, LPBank has developed a projected **Remediation Plan for early intervention (the Plan) to comply with legal regulations**, aiming to ensure timely and effective response capacity should the Bank fall into early intervention categories as prescribed by law.

This Plan is developed based on Article 143 of the Law on Credit Institutions No. 32/2024/QH15 and relevant regulations, while aligning with international practices on risk management and recovery planning under stressed conditions.

1. Objectives of the Plan

This Plan is developed for the following objectives:

- Establish mechanisms for early detection of signs of deterioration in LPBank's financial status, liquidity, asset quality, and corporate governance;
- Stipulate corresponding remediation measures to:
 - Restore a safe and sound operating status;
 - Ensure compliance with prudential ratios as prescribed by the SBV.
- Prevent the transition into special control status as regulated by law.
- Protect the legitimate rights and interests of depositors, customers, and stakeholders;
- Ensure the continuous and stable operation of the LPBank system.

2. Principles for developing and implementing the Plan

- Legal compliance principle: The early intervention plan is developed and implemented to ensure full compliance with Articles 143 and 156 of the Law on Credit Institutions (2024), as well as other relevant legal documents and regulations.
- Proactive prevention principle:
 - LPBank shall identify, monitor, and evaluate early warning indicators (EWIs) to promptly detect signs of deterioration;
 - Remediation measures are implemented based on the following principles: (i) Proactivity; (ii) Timeliness; (iii) Action prior to the occurrence of serious violations;
 - Feasibility and effectiveness principle;

- Remediation measures must ensure high feasibility and short-term implement ability to (i) Prioritize liquidity and systemic safety; (ii) Focus on resolving core issues (capital, liquidity, non-performing loans, etc.);
- Remediation measures must balance remediation effectiveness with implementation costs.
- Systemic protection principle
 - The implementation of the plan must not cause disruption to payment activities and the provision of banking services;
 - Minimize contagion risks affecting the financial system.
- Transparency principle: The Plan must be fully reported to the SBV.

II. Assessment of LPBank's current status

1. LPBank Overview

Trading name	LOC PHAT VIETNAM JOINT STOCK COMMERCIAL BANK
Abbreviated name	LPBank
Business Registration Certificate No.	6300048638
Charter capital	VND 29,872,821 million
Equity	VND 47,192,474 million
Address	No. 8, Alley 1, Ton Duc Thang Street, Neighborhood 11, Hoa Lu Ward, Ninh Binh Province, Vietnam (*)
Telephone number	024 62 668 668
Fax number	024 62 669 669
Hotline	*8668
Website	www.lpbank.com.vn
Stock code	LPB

2. Financial status

Financial indicators	Unit	Year 2024	Year 2025	% change
1. Capital scale				
Owners' equity	VND billion	43,338	47,192	8.89%
Of which: Charter capital	VND billion	25,576	29,873	16.80%

Financial indicators	Unit	Year 2024	Year 2025	% change
Total assets	VND billion	508,330	605,585	19.13%
Capital Adequacy Ratio (CAR)	%	13,33%	11,87%	-1.46%
2. Business results				
Total resource mobilization		338,631	401,680	18.62%
Deposits from economic organizations and individuals	VND billion	283,172	337,583	19.22%
Total loan balance	VND billion	331,606	391,746	18.14%
Total Operating Income (TOI)	VND billion	19,932	21,881	9.78%
Net interest income	VND billion	15,394	16,034	4.16%
Non-interest income	VND billion	4,539	5,847	28.83%
Pre-provision operating profit	VND billion	14,122	15,691	11.11%
Profit before tax	VND billion	12,168	14,269	17.26%
Profit after tax	VND billion	9,721	11,422	17.50%
Return on Equity: ROE	%	25.10%	25.23%	0.13%
Return on Assets: ROA	%	2.18%	2.05%	-0.13%
Provision for credit losses	VND billion	1,954	1,422	-27.21%
Operating expenses	VND billion	5,810	6,190	6.53%
NPL ratio	%	1.57%	1.68%	0.12%
EPS	VND/share	3,221	3,824	18.72%

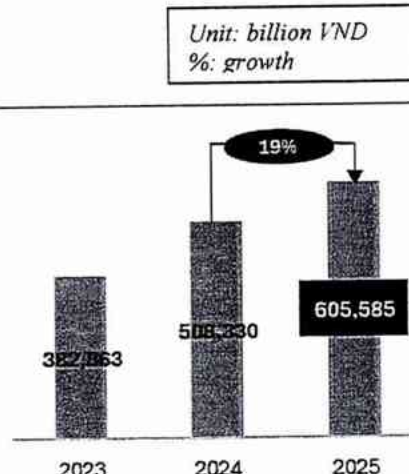
3. Operational Performance

a) Scale Indicators

TOTAL ASSETS

605,585 VND billion, up 19% compared to 2024

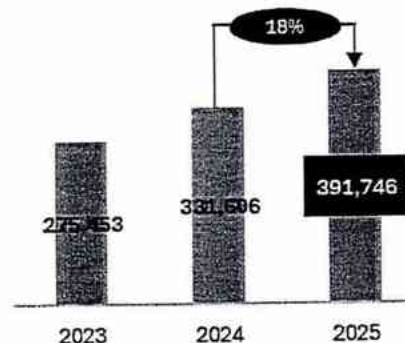
In 2025, LPBank continued to expand its total asset scale compared to the previous year, exceeding 600 trillion VND. LPBank has implemented various business activities and diversified its services, thereby attracting new customers and creating a foundation for credit growth and capital mobilization in 2025. Asset quality is consistently strengthened, ensuring stable business growth.



CREDIT

391,746 VND billion, up 18% compared to 2024

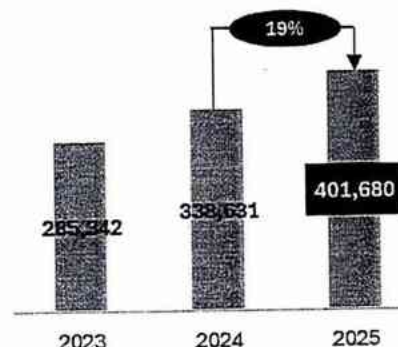
Outstanding credit grew positively, reaching VND 391,746 billion, up 18% compared to the end of 2024. In line with the policies of the Government and the State Bank of Vietnam, LPBank proactively focused its capital on priority sectors such as agriculture, rural development, high technology, and production and business activities to support economic recovery and sustainable development. Retail lending grew by 20%, reflecting the bank's strategic focus on the retail segment.



CAPITAL MOBILIZATION

401,680 VND billion, up 19% compared to 2024

Continuing its steady growth momentum, LPBank's total Market 1 capital mobilization reached VND 401,680 billion as of the end of 2025. Funding was aligned with credit growth, ensuring liquidity and optimizing profitability. The scale of capital mobilization has increased steadily over the years, reaffirming LPBank's reputation in the market. Deposits from individual customers accounted for 62%, up 1 percentage point compared to 2024, demonstrating the effectiveness of the bank's business strategy.



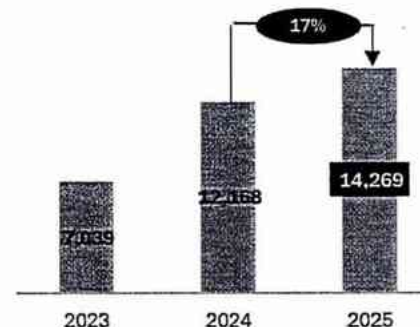
NPL RATIO

As of 31 December 2025, LPBank's non-performing loan (NPL) ratio stood at 1.68%, ranking among the top 10 banks with the lowest NPL ratios in the banking sector (compared to an industry average of approximately 1.84%). This result reflects LPBank's proactive and prudent approach to controlling asset quality and mitigating potential risks, thereby supporting stable and sustainable growth. The Bank maintains strict discipline in credit expansion, ensuring a balance between risk management objectives and sustainable growth, while implementing effective measures to enhance asset quality and accelerate debt recover.

b) Efficiency Indicators

PROFIT BEFORE TAX

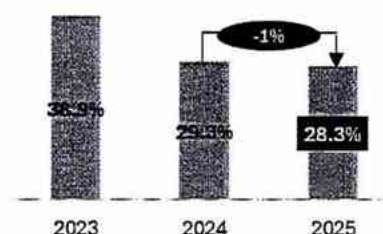
LPBank recorded a profit before tax of VND 14,269 billion in 2025, a very positive growth of 17% compared to 2024. In 2025, amidst an economy with numerous difficulties and challenges, the bank leveraged its nationwide network and implemented synchronized and flexible business solutions to increase income and manage costs effectively.



COST-TO-INCOME RATIO (CIR)

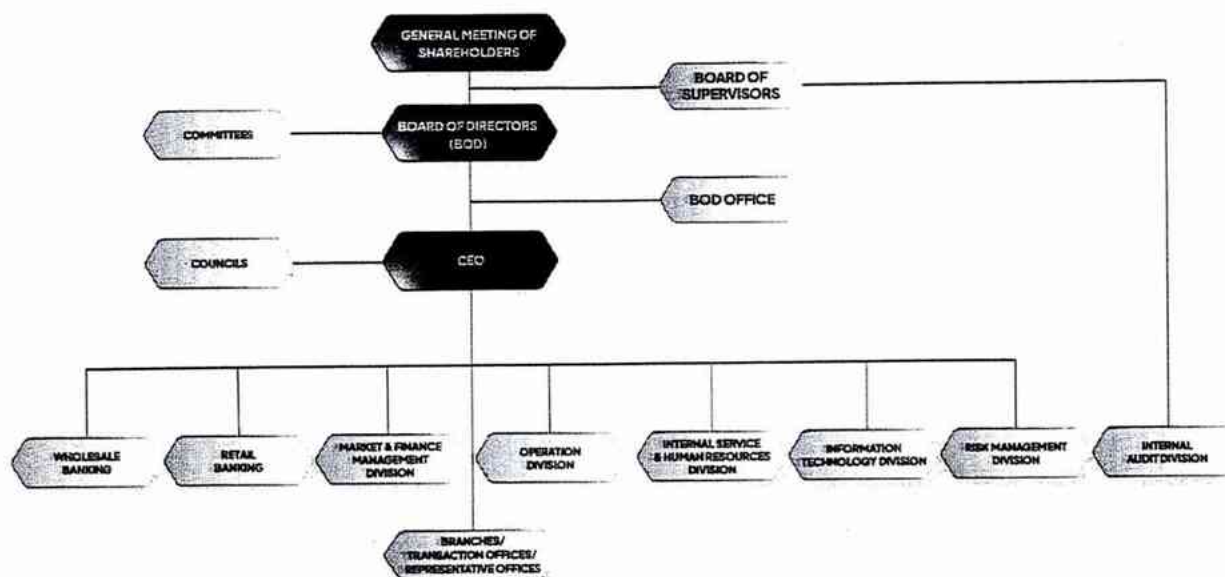
28.3%, down 1% compared to 2024

The cost-to-income ratio (CIR) stood at 28.3%, down 1 percentage point compared to 2024. LPBank is among the banks with the lowest CIR in the sector, while average net revenue per employee increased by 27% year-on-year in 2025. This performance reflects improved operational efficiency through cost optimization, enhanced labor productivity, continued investment in digital transformation, and the effective application of technology in operations.



4. Corporate Governance and Control System Status

a) Organizational Structure and Management Apparatus (see next page)



Subsidiaries and Affiliates: None

b) Internal Control System

- Internal Control System

LPBank has established an internal control system consisting of 03 independent lines of defense:

- The first line of defense is responsible for identifying, controlling, and mitigating risks, including: Retail Banking, Wholesale Banking, Treasury and Financial Management Division, Operations Division, HR and Internal Services Division; Departments under the RMD including: Debt Collection Department, Appraisal Department, Credit Approval Department, Policy and Governance Department, Valuation Department; Branches, Large Transaction Offices, Transaction Offices, and other units under the Bank.
 - The second line of defense is responsible for establishing risk management policies, internal regulations on risk management, risk measurement, risk monitoring, and legal compliance, including: Internal Inspection and Supervision Department and Risk Management Department under the RMD.
 - The third line of defense performs internal audit functions conducted by the Internal Audit Division. The Internal Audit Division reports directly to the Board of Supervisors (BOS) and is responsible for performing independent and objective reviews and evaluations of the suitability and compliance of the Bank's mechanisms, policies, processes, and internal regulations; providing recommendations to improve the effectiveness of systems, processes, and regulations, contributing to ensuring the Bank operates safely, efficiently, and in accordance with the law.
- Regarding processes and policies: LPBank has reviewed, completed, and standardized its system of internal regulations and processes to ensure suitability and compliance with SBV regulations and relevant laws. Approval authority for internal regulations has also been decentralized to ensure alignment with the principles prescribed in Circular 13.
 - Management Information System: LPBank has built a management information system to provide internal information and reports to the BOD, BOS, CEO, and relevant individuals and departments to perform basic functions and tasks, ensuring compliance with the provisions of Circular 13.

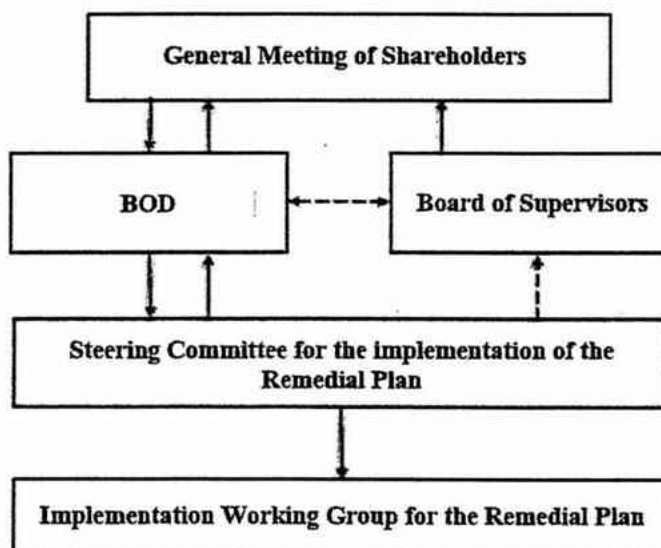
III. Remediation Plan for Risk Scenarios according to the Law on Credit Institutions 2024

1. Cases subject to Early Intervention

According to Clause 1, Article 156 of the Law on Credit Institutions, LPBank shall be considered and decided by the SBV for the application of early intervention measures in the following cases:

- LPBank's accumulated losses exceed 15% of the value of charter capital, allocated capital, and reserve funds recorded in the most recent audited financial statements or according to the inspection/audit conclusions of competent state agencies, and the bank violates the minimum capital adequacy ratio prescribed in Point b, Clause 1, Article 138 of the Law on Credit Institutions.
- Rated below average according to the regulations of the Governor of the SBV.
- Violating the solvency ratio prescribed in Point a, Clause 1, Article 138 of the Law on Credit Institutions for 30 consecutive days;
- d) Violating the minimum capital adequacy ratio prescribed in Point b, Clause 1, Article 138 of the Law on Credit Institutions for 06 consecutive months;
- Subject to mass withdrawals and reported to the SBV.

2. Organizational structure for implementing the Remediation Plan



a) Role of the GMS

- Approve the draft Remediation Plan and approve updates and adjustments to the draft Remediation Plan periodically at least once every 02 years.
- Approve remediation contents and measures updated in accordance with the authority prescribed in the Law on Credit Institutions, LPBank's Charter, and other relevant legal regulations.

b) Roles and responsibilities of the BOD

- Accountable to the GMS for the draft remediation plan;
- Submits the draft remediation plan to the GMS for approval;
- Approves the updated Remediation Plan when LPBank falls into any case subject to consideration or decision on early intervention in accordance with the Law on Credit Institutions;
- Implements requirements and measures as prescribed by law and/or requirements of the SBV; Propose and recommend support measures as prescribed in Article 159 of the Law on Credit Institutions;

- Decides on detailed contents and organize, implement, update, and adjust the Remediation Plan, extend the implementation period of the remediation plan, and remediation measures in accordance with the provisions of the Law on Credit Institutions and other relevant legal regulations.

c) Steering Committee for the implementation of the Remedial Plan

- Composition of the Steering Committee for the implementation of the Remedial Plan:
 - Chairman: CEO
 - Committee Members: Deputy CEOs, Members of the Board of Management (BOM)
- Roles of the Steering Committee

Responsible to the BOD and GMS for directing and organizing the implementation of the Remedial Plan and matters related to LPBank falling under early intervention status, with the following functions and duties:

- Identify the root causes leading to early intervention;
- Submit updated or adjusted contents of the Remedial Plan to the BOD when LPBank falls into cases subject to consideration or decision for early intervention under the Law on Credit Institutions;
- Report to the BOD on the results of the Plan implementation (including: contents, updates, additions), and compliance with requirements from the SBV and Competent Authorities related to the Remedial Plan;
- Advise and assist the BOD in drafting, updating, adjusting, and organizing the execution of the Plan; Propose and advise the BOD on implementing remedial measures/solutions, requirements of Competent State Authorities, and other matters related to the Remedial Plan and early intervention status;
- Approve and direct the implementation of scenarios, plans, and response options to handle issues leading to early intervention, minimize losses to personnel and bank assets, and protect the legitimate interests of customers and shareholders (except for matters within the authority of the GMS or BOD);
- Direct implementation, organize inspection and supervision of the remedial plan's deployment, decisions/requests of Competent State Authorities, and Resolutions of the GMS and BOD;
- Work with, report to, and make proposals to the SBV and Competent Authorities regarding updates, reporting, and implementation of the Remedial Plan and related matters in accordance with laws and approvals from the GMS and BOD.

d) Implementation Working Group for the Remedial Plan

- The Implementation Working Group, established by the Steering Committee, is responsible to the Steering Committee for implementing specific contents of the Remedial Plan.
- Roles and duties of the Implementation Working Group:
 - Advise and propose to the Steering Committee the implementation of the Remedial Plan within the scope of its functions and duties;
 - Implement remedial measures, solutions, and other contents under the Remedial Plan within the scope of its functions and duties;
 - Monitor, urge, inspect the status, and synthesize and report implementation results of the Remedial Plan (within functional scope) to the Steering Committee/Management;

- Work with, report to, and make proposals to the SBV and Competent Authorities throughout the process of drafting, updating, and implementing the remedial plan during early intervention as assigned, in accordance with the law and approvals from Competent Authorities;
- Other duties and powers as decided by the Steering Committee.

3. Detailed Remedial Plan

3.1. Case of Accumulated Losses > 15% of Charter Capital

a) Root Causes

- Failure to achieve planned revenue
 - Lower than expected credit growth;
 - Decline in non-interest income.
- Elevated operating expenses
 - High operational, personnel, and investment costs;
 - Suboptimal cost efficiency.
- Rising non-performing loans (NPLs)
 - Increase in bad debt groups leading to high provisioning;
 - Adverse market/customer fluctuations.

b) Identification signs

- When accumulated losses on the Bank's financial statements reach warning thresholds:
 - Early warning: $\geq 5\%$ of charter capital (calculated based on current figures ~ VND 1,494 billion);
 - High-level warning: $\geq 10\%$ (calculated based on current figures ~ VND 2,987 billion);
 - Critical warning: $\geq 15\%$ (calculated based on current figures ~ VND 4,481 billion).

Note: Calculated figures are hypothetical based on charter capital as of 31/12/2025 (VND 29,873 billion).

- Monitoring mechanism:
 - Monitoring frequency: Daily, monthly, quarterly
 - Warning mechanism: Periodic reports & ad-hoc reports upon reaching warning thresholds.
- Monitoring unit:
 - Market & Financial Management Division: monitors operating expenses, profit/accumulated loss figures;
 - RMD: monitors NPLs and provisioning;
 - Business Division (Retail Banking, Wholesale Banking): monitors revenue.

c) Proposed Remedial Measures

No.	Expected Remedial Measure	Action	Objectives	Coordination Mechanism	Implementation Roadmap
1	Increase Charter Capital	Develop a plan for increasing charter capital (through issuance of shares, convertible bonds, etc.), including the scale, roadmap, and implementation approach. Finalize the dossier for submission to competent authorities and proceed with implementation	Supplement charter capital in accordance with the approved plan.	Governance Office RMD Market & Financial Management Division	6-12 months
2	Enhance business operational efficiency	Review the Risk-Weighted Asset (RWA) portfolio; restrict/suspend new credit extension to high-risk segments, rebalance portfolio toward lower-risk assets. - Restructure investment portfolio: suspend or divest from inefficient investments/banking activities. - Strengthen debt collection and NPL resolution; Review loan classification and provisioning; optimize collateral liquidation/debt sales in accordance with regulations.	Reduce risk-weighted assets; Improve asset quality. - Slow down the rate of loss; improve business results; reduce the growth rate of accumulated losses.	Business Division (Retail Banking, Wholesale Banking) Market & Financial Management Division RMD	6-12 months
3	Control and Optimize Costs	- Review all Operating Expenses (OPEX) - Cut/defer/postpone: Non-essential expenses, capital	Optimize operating expenses	Market & Financial Management Division	3-6 months

No.	Expected Remedial Measure	Action	Objectives	Coordination Mechanism	Implementation Roadmap
		expenditure projects, and non-urgent IT projects - Optimize headcount, enhance labor productivity - Control procurement and outsourcing costs		HR & Internal Services Division IT Division	
4	Enhance Corporate Governance and Executive Management	- Review and consolidate organizational structure and delegation of authority. - Strengthen internal control and risk management. - Increase the frequency of monitoring and reporting.	- Enhance operational efficiency and shorten decision-making time. - Reduce operational errors and enhance compliance levels.	BOM RMD Head Office Divisions All Business Units	6-12 months
5	Measures others as prescribed by competent authorities	- Promptly receive and implement directives from the SBV and competent authorities. - Coordinate with internal units for implementation.	Ensure full compliance with requirements from State regulatory agencies	Steering Committee Remedial Plan Implementation Team	

Note: For details of solutions in items 2 and 3, refer to Appendix 01 and Appendix 02 attached to this Plan.

d) Coordination process for implementation

General coordination process when loss occurs according to the warning levels above; units shall coordinate processing in the following sequence:

Step 1 – Detection/Identification

- The Financial Management & Accounting Division monitors/identifies the accumulated loss on a Daily, Monthly, and Quarterly frequency.

- In case the accumulated loss reaches the early warning thresholds in items 3, 3.1, b): report to the Steering Committee.

Step 2- Determination of causes:

- The Plan Steering Committee directs relevant Units to join the Remedial Plan Implementation Team;
- The Remedial Plan Implementation Team reviews and determines the causes of the loss.

Step 3- Development of remedial plan

- The Implementation Team proposes remedial measures to the Steering Committee for approval.

Step 4- Approval of the plan

- Approve the plan according to the decentralization in the Remedial Plan Implementation Organizational Structure.

Step 5 - Implementation

- The Implementation Team and relevant Units implement remedial measures as approved.

Step 6 – Reporting

- The Remedial Plan Implementation Team reports the implementation progress of the Remedial Plan to the Steering Committee and the BOD (at least weekly);
- Serious cases: report to the SBV as prescribed.

3.2. Below-average rating in accordance with the regulations of the Governor of the State Bank of Vietnam (SBV)

a) Root Causes

It is identified that indicators relating to capital adequacy, asset quality, management, business performance, liquidity, and sensitivity to market risk are not adequately ensured, leading to a decline in scores as prescribed in Circular 52 (now replaced by Circular 21)

b) Signs for identification (signs, monitoring mechanism, who monitors, etc.) and remedial measures

No.	Indicator	Signs for identification	Monitoring mechanism	Remedial measures
1	Capital	Section 3.4	Section 3.4	Section 3.4
2	Asset Quality	<ul style="list-style-type: none"> - Increase in the ratio of non-performing loans (NPLs), Group 2 loans, and potentially risky debts; - Increase in customer concentration. - Risk provisioning: declining/low NPL coverage ratio - Increase in limitations/violations in credit risk 	<ul style="list-style-type: none"> - Risk Management Department (Lead) coordinates with Divisions/Departments to perform periodic and ad-hoc monitoring; +Monthly, the Risk Management Department monitors +Early warning reports are submitted to the BOM/ Risk Management 	<ul style="list-style-type: none"> - Closely monitor credit policies, adjusting risk appetite towards a more cautious stance; - Limit or temporarily suspend credit extension to high-risk sectors and segments; - Strengthen debt review and classification, re-evaluating customers' repayment capacity;

No.	Indicator	Signs identification for	Monitoring mechanism	Remedial measures
		management discovered through inspection and audit activities.	Committee when indicators exceed warning thresholds; +Coordinate with business units/functional divisions in reviewing and evaluating the credit portfolio, especially quantitative indicators of credit quality.	- Propose measures for debt handling, recovery, and credit portfolio restructuring; - Strengthen post-loan inspection and supervision and improve the quality of credit assessment.
3	Governance and Management	- High cost-to-income ratio (CIR), resulting from rising operating expenses or declining revenue.	- Monitoring frequency: daily, monthly, quarterly - Financial Management Department (Lead) coordinates with Divisions/Departments to perform periodic and ad-hoc monitoring: +Project business results and operating expenses on a monthly and quarterly basis to provide warnings and recommendations +Monitor daily occurrences, report monthly business results to the management and Risk Management Committee for indicators exceeding warning thresholds.	- Cost control and optimization: Cut/delay/postpone: Non-essential expenses, basic construction works, and non-urgent IT projects; Optimize personnel, improve labor productivity; Control procurement and outsourcing costs - Increase revenue: cut inefficient business activities, enhance revenue (Retail Banking and Wholesale Banking to develop measures); promote review and recovery of non-performing loans (RMD to develop measures)
4	Business Performance	- Decrease in Net Interest Margin (NIM), Pre-tax Return on Average Assets (ROAA), and Pre-tax Return on Average Equity (ROAE). - Increase in interest receivable days due to	- Monitoring frequency: monthly, quarterly - Financial Management Department (Lead) coordinates with Divisions/Departments to perform periodic and ad-hoc monitoring: +Coordinate with business	- Increase revenue: cut inefficient business activities, enhance revenue (Retail Banking and Wholesale Banking to develop measures); promote review and recovery of non-performing loans

No.	Indicator	Signs for identification	Monitoring mechanism	Remedial measures
		an increase in the ratio of interest receivables to total revenue.	<p>units/functional divisions to project periodic monthly and quarterly business results to provide warnings and proposals to improve business efficiency indicators.</p> <p>+Monitor daily occurrences, report monthly business results to the management and Risk Management Committee for indicators exceeding warning thresholds.</p> <p>+Monitor mobilization and lending activities, provide warnings about inappropriate interest rate levels, and set interest rate directions to ensure profitability.</p>	<p>(RMD to develop measures)</p> <p>- Reduce receivable days: limit or temporarily suspend credit extension with long interest payment periods, optimize interest payment cycles; strengthen debt review and classification, re-evaluate customers' repayment capacity, and promote recovery of non-performing loans.</p> <p>- Cost control and optimization: Cut/delay/postpone: Non-essential expenses, basic construction works, and non-urgent IT projects; Optimize personnel, improve labor productivity; Control procurement and outsourcing costs</p> <p>- Control and optimize provision expenses: closely monitor credit policies, adjust risk appetite towards a more cautious stance; limit or temporarily suspend credit extension to high-risk sectors and segments; strengthen debt review and classification, re-evaluate customers' repayment capacity</p>
5	Liquidity	Section 3.3	Section 3.3	Section 3.3
6	Market Risk Sensitivity	- Interest rate sensitivity GAP increases significantly,	- The RMD (focal point) coordinates with relevant	- Adjust the asset-liability structure towards balancing

No.	Indicator	Signs for identification	Monitoring mechanism	Remedial measures
		<p>exceeding the average threshold as per rating regulations;</p> <p>- Inappropriate asset-liability structure, lack of balance in the scale of interest rate-sensitive items;</p> <p>- Interest rate-sensitive assets increase rapidly while interest rate-sensitive liabilities increase slower or decrease, widening the gap between interest rate-sensitive assets and funding;</p> <p>- Increase in interest-earning asset items (loans, investments, etc.) without a corresponding increase in interest-bearing funding;</p>	<p>Divisions/Departments to:</p> <p>+Periodically monitor (monthly) the interest rate sensitivity ratio and the scale of interest rate-sensitive assets and liabilities;</p> <p>+Perform periodic projections (monthly/quarterly) of the interest rate sensitivity ratio based on the projected balance sheet developed by the Market & Financial Management Division; if projected results show indicators failing to meet rating targets, the RMD shall issue warnings and recommendations to the Market & Financial Management Division and relevant units (Retail Banking, Wholesale Banking) for timely adjustment plans;</p> <p>+Early warning reports are sent to the BOM when indicators fail to meet rating targets;</p>	<p>interest rate-sensitive assets and liabilities;</p> <p>- Control the growth of interest rate-sensitive assets, linked to the ability to mobilize corresponding interest rate-sensitive funding;</p> <p>- Flexibly manage interest rate policies to ensure balance between credit growth and capital mobilization;</p> <p>- Strengthen balance sheet management and regulation, proactively implement measures to adjust the scale and structure of assets and liabilities;</p>

(Note: Details of the monitoring signs table can be found in Appendix 03 attached to this Plan)

c) Implementation coordination process

- The Bank has established a Steering Committee to monitor rating score criteria and to assign tasks and supervise relevant units across the system in implementing these criteria in accordance with the rating scoring circular.
- On a monthly basis, the Risk Management Department acts as the central coordinating unit responsible for monitoring the following indicators and ensuring that the corresponding actions are duly implemented:
 - Operational units responsible for managing the indicators conduct periodic and ad-hoc monitoring and provide relevant information to the Risk Management Department;

- The Risk Management Department conducts assessments, identifies indicators requiring attention, and makes recommendations for improving the rating criteria;
- Functional units responsible for managing performance indicators propose solutions to improve the rating criteria;
- The Risk Management Department consolidates and reports to the Bank Rating Steering Committee and the Chairman of the Board of Directors for their review and feedback;
- The Bank Rating Steering Committee and the Chairman of the Board of Directors direct action plans to improve rating scores and ensure that the Bank's rating targets are achieved.

3.3 Violation of the 30-Day Solvency Ratio (SMR)

a) Root Causes

A breach of the 30-day liquidity ratio may occur when the Bank fails to maintain a balance between highly liquid assets and net cash outflows over the 30-day period, including one or more of the following causes:

- Cash flow imbalance over the 30-day period;
- Business policies and capital utilization are not closely aligned with available capital resources;
- Dependent on unstable and volatile sources of capital, subject to market fluctuations;
- Adverse market fluctuations or external factors affect customer behavior and the ability to raise capital;
- Identifying signs (identifying signs and tracking mechanisms, who is tracking, etc.).

Quantitative indicators:

- The liquidity reserve ratio and the 30-day solvency ratio (for VND and/or foreign currencies) show a declining trend, approach or exceed warning thresholds, or breach the regulations of the State Bank of Vietnam and the Bank;
- The value of highly liquid assets is expected to decrease by more than 30% within the next 30 days due to maturities, early withdrawals, or the sale of government securities, including those eligible for transactions with the State Bank of Vietnam in accordance with its regulations, as well as treasury bills and bonds issued or guaranteed by governments or central banks with a credit rating of AA or higher;
- The Bank plans to pledge government bonds as collateral for large-value transactions with the State Bank of Vietnam, thereby impacting its solvency ratio;
- A significant volume of credit exposures (including primary and secondary market loans, bond investments, etc.) will mature within the next 30 days, reducing expected cash inflows;
- Large-scale transactions that may affect solvency arise, such as pledging government bonds and entering into foreign exchange derivative transactions.

Qualitative indicators:

- There are signs from within the Bank: a sharp increase in risk levels in a particular business area or product; concentration of assets or liabilities; a decline in indicators of liability quality; decreased Bank profits; rapid increase in assets through financing from interbank markets or unstable wholesale sources; increased cost of capital...;
- There were unexpected changes in business plans/trading values during the day at several key indicators (interbank transactions, debt securities investment, credit growth, derivative financial instruments, fluctuating mobilized capital, etc.);

- There were external signs: Market rumors negatively impacting the Bank's reputation; a decrease in large-scale transactions; a surge in early withdrawals by depositors; the Bank having to repurchase issued government bonds; and financial institutions requiring collateral to grant credit to LPBank.

b) Tracking mechanism

- The Risk Management Department performs daily calculations, monitors, and formally reports the solvency ratio;
- The Financial Management and Operations Department performs daily ratio estimates to support liquidity management;
- Relevant units provide complete and timely information on cash flows and transactions;
- When the ratio shows signs of decline, reaches warning thresholds, or fluctuates unusually, relevant units promptly report to the competent authorities and implement remedial measures.

c) Remedial measures

No.	Expected remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
1	Increase the holding of highly liquid assets.	<ul style="list-style-type: none"> - Increase cash reserves and deposits at the State Bank of Vietnam and credit institutions. - Increase holdings of eligible government securities (government bonds, central bank bills, etc.). - Adjust the asset portfolio structure towards increasing highly liquid assets. - Invest in/add to highly liquid assets within the approved limits. 	Increasing the scale of highly liquid assets to promptly meet short-term payment needs, improving the solvency ratio, and ensuring compliance with the State Bank of Vietnam's regulations.	<ul style="list-style-type: none"> - The Information and Communication Technology Department is in charge of implementation. - The Risk Management Department monitors the impact on the non-compliance rate. - The Executive Board approves the plan to adjust the portfolio. 	<ul style="list-style-type: none"> - Short-term (0–5 days): Increase cash and deposits at the State Bank of Vietnam/credit institutions; prioritize holding eligible government securities with high liquidity. - Within the 30-day period: Continue adjusting the asset portfolio to increase the proportion of HQLA within the approved limit. - After stabilization: Maintain an appropriate HQLA buffer to prevent impairment of affordability.
2	Supplementing capital sources	- Mobilize capital from	Diversifying and	- The Finance and Accounting	- Short-term (0–7 days): Implement

No.	Expected remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
	and increasing access to liquidity.	customers, prioritizing long-term maturities. - Borrow/receive deposits in the interbank market (with/without collateral). - Conduct operations with the State Bank of Vietnam: Open Market Operations (OMO), refinancing, pledging government bonds. - Expand credit limits with financial partners.	increasing available capital sources, improving access to liquidity channels both within and outside the market, ensures that the Bank always has the necessary reserve capital to meet its payment obligations when they fall due.	Department manages capital resources. - Retail/Corporate Banks implement fundraising plans. - The Risk Management Department monitors risks and provides warnings. - The Executive Board approves limits and plans.	capital mobilization, borrowing/receiving deposits in the interbank market; proactively approach liquidity support operations of the State Bank of Vietnam. - Within the 30-day period: Expand credit limits with financial partners and diversify available funding sources. - After stabilization: Review and adjust the fundraising strategy towards sustainability.
3	Reduce net cash outflows over the 30-day period.	- Recover interbank loans/deposits before maturity (if possible). - Adjust disbursement plans and extend credit granting timelines. - Control large payment obligations that arise. - Execute currency/foreign exchange swap transactions to	Control and limit net cash outflows in the short term, thereby improving the cash flow ratio.	- The Information Technology and Finance Department will coordinate with business units and related units to implement this. - The Risk Management Department monitors cash outflows and assesses their impact. - The Executive Board directs	-0-3 days: Control non-essential expenditures; review and adjust disbursement plans and major payment obligations. - During the 30-day period: Prioritize the recovery of interbank loans/deposits; use swap transactions to balance cash flow. - Once stability is achieved: Establish a mechanism to control cash

No.	Expected remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
		balance cash flow.		the work of controlling the use of funds.	outflows at a prudent level.
4	Restructuring of assets, liabilities, and cash flow terms.	<ul style="list-style-type: none"> - Review the maturity mismatch between assets and liabilities. - Adjust the funding structure according to target maturities. - Orient credit growth to match available capital. - Adjust the business plan to reduce short-term liquidity pressure. 	Reducing maturity mismatches and liquidity risks arising from cash flow imbalances, aiming for a safe, sustainable balance sheet structure that aligns with the Bank's medium- and long-term funding strategy.	<ul style="list-style-type: none"> - The Finance & Accounting Department analyzes and proposes the balance sheet structure. - The Risk Management Department assesses term risks. - Business units implement according to the guidelines. - The Executive Board approves the policy for adjusting the balance sheet structure. 	<ul style="list-style-type: none"> - 0-30 days: Review the maturity mismatch between assets and liabilities, and assess maturity risk. - 1-3 months: Adjust the structure of capital mobilization and utilization according to target maturities; orient credit growth in line with available capital resources. - Once stabilized: Integrate the adjusted results into the business plan.
5	Implement market measures and financial instruments.	<ul style="list-style-type: none"> - Perform a Repo/sell GTCG. - Conduct foreign currency/VND or foreign currency/foreign currency swap transactions. - Utilize financial tools to balance liquidity across different currencies. - Optimize the financial asset portfolio to 	Leverage market tools and financial operations flexibly to supplement immediate liquidity, optimize asset utilization efficiency, and support liquidity management for each currency.	<ul style="list-style-type: none"> - The Financial Management and Administration Department directly executes transactions. - The Risk Management Department monitors risk limits. - The Executive Board approves large/excess-limit transactions. 	<ul style="list-style-type: none"> - Short-term (0-7 days): Execute repo/sell government bonds, swap transactions to supplement immediate liquidity in each currency. - Over the 30-day period: Optimize the financial asset portfolio to improve liquidity.

No.	Expected remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
		improve competitiveness.			
6	Strengthening liquidity monitoring, alerting, and management.	<ul style="list-style-type: none"> - Monitor, calculate, and report daily KNCT rates. - Estimate the daily cash flow and potential profit margin early. - Activate early warning systems when signs of violations appear. - Report violations to the General Director, the Board of Directors, and the State Bank of Vietnam as required. 	Enhance proactive monitoring capabilities, detect liquidity risks early, and promptly implement corrective measures; ensure that liquidity management is carried out continuously, transparently, and in compliance with regulations.	<ul style="list-style-type: none"> - The Risk Management Unit is the central point for monitoring and alerting. - The Information and Communication Technology Department provides data and coordinates the evaluation. - The Executive Board directs the implementation of remedial measures. - Relevant units provide information promptly. 	<ul style="list-style-type: none"> - Regularly: Monitor, calculate, and report daily cash flow; supervise daily cash flow. - When signs of risk are detected: Activate the early warning system, report to the Management Board and relevant authorities as required. - After stabilization: Review and update alert thresholds and liquidity management procedures.

d) Implementation coordination process

When breaches of the solvency ratio occur, the relevant units shall handle them in the following sequence:

Step 1 – Monitoring, detection, and alerting

- The Risk Management Department performs daily calculations and monitors the solvency ratio as required;
- If the ratio is at risk of reaching warning thresholds or breaching regulatory limits, the Risk Management Department issues warnings and notifies relevant units.

Step 2 – Early estimation and assessment

- The Markets & Financial Management Division performs early estimates of the solvency ratio based on system data and information provided by relevant units;

- The Division assesses intraday liquidity balances and identifies the causes and extent of any impacts.

Step 3 – Implementation of corrective measures

- The Finance and Accounting Department takes the lead and coordinates with relevant units to implement measures in accordance with the approved plan to restore the solvency ratio to the prescribed level.

Step 4 – Monitoring and reporting

- The Risk Management and Financial Control Divisions monitor the results after implementation and report to the General Director, the Risk Council, and the State Bank of Vietnam, as required in case of breaches.

Step 5 – Plan adjustment (if necessary)

- If the measures within the approved framework are ineffective, the Risk Management Department, in coordination with relevant units, proposes additional solutions, submits them to the General Director for approval, and continues implementation until the solvency ratio improves.

3.3. Violation of Capital Adequacy Ratio (CAR) for Over 6 Months

a) Root causes

LPBank's Capital Adequacy Ratio (CAR) is considered to be in breach when it falls below 8% (the minimum level stipulated by the State Bank of Vietnam). This CAR violation is usually due to an imbalance between equity capital and total risk-weighted assets, often stemming from the following main causes:

- Credit growth at one point in time was too rapid while equity capital did not grow proportionally.
- Credit quality deteriorated sharply, leading to increased provisions for bad debts, resulting in a sharp decline in profits or even negative profits, and consequently a significant reduction in equity capital.
- The total asset size expanded, but capital did not grow and insufficient profits were retained, resulting in capital not increasing but risk increasing.
- Concentrating lending to sectors and clients with excessively high risk leads to a sharp increase in risky assets.
- Poor risk management leads to misjudging the level of risk and the customer's ability to repay, increasing the occurrence of bad debts and losses, resulting in capital depletion and an increase in risky assets.
- Regulatory changes from authorities have led to higher, stricter requirements for capital adequacy ratios.

b) Identifying signs (identifying signs and tracking mechanisms, who is tracking, etc.)

Indicators for monitoring the CAR ratio: The CAR ratio declines, reaches internal warning thresholds, or is at risk of violating State Bank of Vietnam regulations. The Risk Management Department is the focal point for monitoring and evaluating the ratio daily. In case of CAR decline,

the Risk Management Department will coordinate with relevant units to develop plans and strategies to improve the CAR ratio.

Specifically, some indicators related to a decrease in equity capital and a decline in asset quality are shown in the table below:

Signs of declining equity capital	Signs of asset quality deterioration
The plan involves divestment and withdrawal of capital by major shareholders owning a large number of preferred shares.	Assets are financial leases (minimum risk weighting of 160%).
Expected negative profits (losses) or a sharp decline.	There is an excessive focus on real estate project financing loans secured by real estate (risk weighting of 200%);
Expected losses from the revaluation of fixed assets/revaluation of capital contributions as required by law.	LPBank's excessive focus on home mortgage lending, coupled with a lack of information on the Loan-to-Value Ratio ($LTV = \text{Total outstanding receivables} / \text{Value of collateral}$) and/or the Debt-to-Stake ($DSC = \text{Total outstanding debt in the year including principal and interest} / \text{Total annual income of the customer}$) (risk weighting of 200%), is a significant issue.
Plan for the use of funds (development investment fund; financial reserve fund);	Receivables arising from the sale of non-performing loans (excluding receivables arising from the sale of non-performing loans to VAMC and DATC), with a credit risk weight of 200%.
A plan to distribute cash dividends from retained earnings or from capital surplus.	Investing in government and central bank securities of countries with credit ratings below B- or no rating (risk weighting 150%)
LPBank's plan for establishing and utilizing risk provisions.	Investing in or lending to foreign financial institutions (including foreign credit institutions) that are not international financial institutions with a credit rating below B- or no rating (risk weighting 150%)
A plan to provide credit for capital contributions and share purchases in other credit institutions.	Receivables from domestic credit institutions (excluding reverse repo transactions) with an initial term of 3 months or more and a credit rating below B- or no rating (risk weighting 150%)
The plan to reduce holdings of bonds or other debt-equity instruments issued by LPBank that qualify for recognition as Tier 2 capital of LPBank.	Assets are equity instruments, such as the purchase of company shares (excluding investments already deducted from equity capital and loans for investment, securities trading, and margin trading loans from securities companies (risk weighting 150%)).

Signs of declining equity capital	Signs of asset quality deterioration
<p>The plans involve increasing portfolio holdings as follows:</p> <ul style="list-style-type: none"> - Investments in bonds issued by other credit institutions that qualify as Tier 2 capital of that credit institution are recognized as such. - Contributing capital or purchasing shares in other credit institutions. - Contributing capital or purchasing shares in businesses operating in the fields of insurance, securities, remittances, foreign exchange trading, gold trading, factoring, credit card issuance, consumer credit, payment intermediary services, and credit information. - Contributing capital or purchasing shares in a business or investment fund. 	<ul style="list-style-type: none"> - Lending to businesses with a leverage ratio (leverage ratio = total debt/total assets) above 50% (risk weighting from 120% - 160% depending on revenue) - Lending to businesses with equity capital ≤ 0 (risk weighting 250%) - Lending to businesses that do not provide financial statements to LPBank (risk weighting 200%) - Providing specialized credit lines to businesses to finance projects, machinery and equipment, and goods (minimum risk weighting of 160%) - Loans to newly established businesses (excluding those established through restructuring, conversion of legal form, etc.) that have been operating for less than one year (risk weighting 150%). - Lending to customers secured by real estate, but LPBank lacks information on the collateral ratio (i.e., no information on the total outstanding balance or the value of the collateral) (risk weighting 150%).
	<p>The bad debt includes:</p> <ul style="list-style-type: none"> - Specific provisions less than 20% of the value of the non-performing loan (excluding non-performing loans secured by home mortgages where specific provisions are less than 20% of the value of the non-performing loan) (risk weighting 150%) - Specific provisions range from 20% to 50% of the value of the non-performing loan. A non-performing loan is defined as a home mortgage loan with specific provisions less than 20% of the loan value (risk weighting 100%).
	<p>Maintain a portfolio of off-balance sheet assets with large balances, especially focusing on groups with high conversion ratios (100%), including:</p> <ol style="list-style-type: none"> 1. Off-balance sheet commitments equivalent to loans, for example: <ul style="list-style-type: none"> - An irrevocable loan commitment is a loan commitment that cannot be canceled or modified in any way with respect to the commitments

Signs of declining equity capital	Signs of asset quality deterioration
	<p>already established , except in cases where cancellation or modification is required by law;</p> <ul style="list-style-type: none"> - Guarantees and standby letters of credit secure financial obligations for debts or bonds; -Unspent credit limits cannot be canceled... <p>2. Payment acceptances (e.g., endorsements of payment for a set of documents...);</p> <ul style="list-style-type: none"> - LPBank's payment obligation in the sale of securities with recourse in case the issuer fails to fulfill its commitment; -Forward contracts on assets, deposits, and partially prepaid securities that LPBank commits to fulfilling; -Other off-balance sheet commitments besides those mentioned above.

c) Remedial measures

No.	Option	Act	Objectives to be achieved	Responsible unit	Time
1	Increase equity capital	<ul style="list-style-type: none"> - Develop a plan to increase capital through increasing charter capital/issuing Tier 2 capital bonds. - Working with shareholders and finalizing the documentation for submission to the competent authority for approval of the capital increase plan. -Complete the documentation for issuing Tier 2 capital bonds. 	<ul style="list-style-type: none"> - Increase charter capital/equity capital through the issuance of Tier 2 capital bonds according to the approved plan. 	<p>The administrative office is the focal point for implementing the increase in charter capital.</p> <p>The Market and Financial Management Division is the focal point for implementing Tier 2 capital increases.</p>	3-12 months

2	<p>Improve business performance.</p>	<ul style="list-style-type: none"> - Review the portfolio of risky assets, control disbursements to high-risk customers, and shift the loan structure towards lower-risk customers. - Review your investment portfolio: reduce investments in high-risk portfolios and shift investments towards low-risk portfolios. - Strengthen risk management, customer assessment, bad debt resolution, review, classification, and provisioning. - Optimizing business operations and controlling costs. 	<ul style="list-style-type: none"> - Reduce risky assets, improve asset quality. - Control business performance, reduce costs, and increase profits. 	<p>The business unit controls lending activities within the unit/Business Division controls business operations according to assigned responsibilities/Risk Management Division is the focal point for reviewing and classifying loans and making provisions/units throughout the LPBank system optimize work processes/control costs.</p>	6-12 months
3	<p>Enhancing management and operational capabilities</p>	<p>Review the portfolio of risk-weighted assets, control disbursements to high-risk customers, and shift the loan portfolio toward lower-risk customers;</p> <p>Review the investment portfolio by reducing exposure to high-risk investments</p>	<ul style="list-style-type: none"> - Lean, efficient, and optimized in work execution and business decision-making. 	<p>The Risk Management Department will act as the lead agency/relevant units will coordinate the implementation.</p>	6-12 months

		and reallocating toward lower-risk assets; Strengthen risk management, customer assessment, non-performing loan resolution, as well as loan review, classification, and provisioning processes; Optimize business operations and control costs.			
4	Report to government agencies	Comply with the requirements for submitting periodic and ad hoc reports as requested by the State Bank of Vietnam.	The report must be complete, timely, and in accordance with regulations.	The Finance and Accounting Department will coordinate the implementation.	
5	Other measures as required by the State Bank of Vietnam/regulations of competent authorities.	Receive and promptly implement directives from the State Bank of Vietnam and competent authorities. Coordinate with internal units to implement.	Ensure compliance with the requirements of the State Bank of Vietnam and other regulatory agencies.	The focal point is determined according to the directives of each period.	

d) Implementation coordination process

Coordination process flowchart



Step 1:

- The Capital Adequacy Ratio (CAR) monitors capital adequacy ratios and detects early warning signs. It acts as the focal point/coordinator, working with relevant parties to propose measures to improve capital adequacy ratios for approval by competent authorities, and is the focal point for monitoring/coordinating with relevant units in implementing approved plans.
- Units throughout the LPBank system, upon identifying any signs that may impact the Capital Adequacy Ratio, notify the Risk Management Department. Based on this, the Risk Management Department coordinates with the units to calculate the projected Capital Adequacy Ratio, measure the impact using available system data, and develop assessment/forecast scenarios regarding the impact of the factors provided by the business units.
- If necessary, Risk Management department will proactively request additional data to establish hypotheses for assessing the impact on LPBank's capital adequacy ratio;
- On a monthly basis, or whenever LPBank plans/proposes changes to its business plan targets, the Risk Management Department assesses the potential impact on LPBank's capital adequacy ratio based on scenarios provided by the unit responsible for implementing the overall business plan.
- When there are changes in the State Bank of Vietnam's regulations on capital adequacy ratios, the Risk Management Department will coordinate the assessment of potential impacts on LPBank's capital adequacy ratio.

Step 2:

- The Capital Management Council advises and assists the General Director in conducting internal assessments of capital adequacy levels to ensure compliance with capital safety ratios as required by regulations;
- The Management Board implements the Board of Directors' directives on addressing and rectifying shortcomings and limitations in internal assessment of capital adequacy levels in accordance with the requirements and recommendations of the State Bank of Vietnam, independent auditing firms, and other relevant agencies;
- The ALCO Council advises and assists the General Director in managing the development and growth rate of assets and liabilities, and managing the balance sheet effectively based on maximizing profits with low risk and in accordance with LPBank's risk management policy;
- The ALCO Council, in coordination with the Risk Council and the Capital Management Council, manages matters related to LPBank's capital adequacy ratio within the scope of the General Director's assignment;
- The ALCO Council monitors and manages the capital adequacy ratio as directed by the General Director, and reports to the General Director on the operational status of capital adequacy ratio management.
- The ALCO Council proposes measures and solutions to ensure capital adequacy ratios comply with the regulations of the State Bank of Vietnam and LPBank in each period.

Step 3:

- The General Director directs and organizes the implementation of risk management for non-compliance with capital adequacy ratios; directs the submission of corrective action plans to ensure compliance with capital adequacy ratios in LPBank's operations when violations occur, based on proposals from the business units.
- The General Director proposed to the Board of Directors solutions to address the shortcomings and limitations regarding measures for managing capital adequacy ratios;

- The General Director supervises and ensures that risk analysis and management related to capital adequacy ratios are carried out by competent staff with technical knowledge and experience appropriate to the nature and scope of LPBank's operations;
- The General Director directs the development, establishment, and maintenance of a management information system that meets the requirements for managing LPBank's capital adequacy ratio and the information and reporting requirements of the Board of Directors.

Step 4:

- The Board of Directors directs and approves LPBank's risk management measures related to LPBank's capital adequacy ratio management;
- The Board of Directors oversees the General Director in managing LPBank's capital adequacy ratio.

3.4. Mass Withdrawal

a) Root Causes

The risk of mass withdrawals can arise from the following main reasons:

- Market crises, macroeconomic instability, and currency devaluation lead to mass withdrawals of funds to purchase foreign currency, gold, precious metals, and other safe-haven assets in the short term;
- National geopolitical instability; a crisis of confidence, image, and reputation for LPBank in the market, arising from internal factors (rumors, unfavorable information directly related to LPBank) and external factors (unusual events in the banking system, widespread rumors), leading to mass withdrawals and affecting liquidity;
- The divestment event by strategic investors and shareholders is due to changes in the partnership relationship.

b) Identifying signs (identifying signs and tracking mechanisms, who is tracking, etc.)

- The risk of mass withdrawals can be identified through the following signs:
 - There are negative rumors about LPBank and/or customers making sudden, large-scale withdrawals at one or more transaction points (withdrawal levels reaching 11% of LPBank's total market 1 deposits).
 - Insufficient available capital at a business unit when many customers come to withdraw money on the same day;
 - Customers withdrawing money caused LPBank to fail to maintain the liquidity safety ratios required by the State Bank of Vietnam, including but not limited to: the solvency ratio, the loan-to-deposit ratio, and the ratio of short-term funds used for medium and long-term loans.
- Tracking mechanism
 - Branch/Retail/Corporate Banking directly monitors deposit fluctuations and withdrawal behavior of customers at the branch; promptly detects unusual signs and reports them to Head Office;
 - The Operations team monitors cash payment status at business units, and issues alerts when there is a sudden surge in payment needs or a cash imbalance.

- The Market & Financial Management division monitors the liquidity status of the entire system, fluctuations in cash inflows and outflows, proactively assesses liquidity capacity, and coordinates capital management.
- The Risk Management Unit is the central point for receiving information, compiling and assessing the risk level of mass withdrawals; issuing warnings and reporting to the Incident Response Team/Management Board when there are signs of abnormalities;
- Relevant units are responsible for providing timely and accurate information to support monitoring, supervision, and handling;
- Upon detecting signs of mass withdrawals, the Bank activates its reporting and processing mechanism according to internal procedures, ensuring seamless coordination between units.

c) Remedial measures

No.	Proposed remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
1	Ensuring liquidity	<ul style="list-style-type: none"> - Increase capital mobilization and borrowing in the interbank market. - Conducting operations with the State Bank of Vietnam such as Open Market Operations (OMO), refinancing, and special loans. - Reallocate capital and increase cash reserves at business units. - Restructure assets, sell/mortgage government securities when necessary. 	Ensuring timely and continuous payment to customers in the event of mass withdrawals; maintaining safe operations and extending the bank's liquidity viability.	<ul style="list-style-type: none"> - The Market & Financial Management division manages capital resources and ensures liquidity throughout the system. - The Risk Management Department coordinates the assessment of the liquidity shortage. - Operations and Business Units update actual payment requirements. - The units will coordinate and implement transactions as directed by the Executive Board. 	<ul style="list-style-type: none"> - 0-48 hours: Activate the liquidity contingency plan; increase cash reserves at the business unit; transfer internal capital; borrow/receive deposits in the interbank market; conduct transactions with the State Bank of Vietnam. - 3-6 months: Supplement liquidity through the sale/pledging of government securities, sale or transfer of assets, and diversification of reserve funds.
2	Reduce capital requirements	- Restrict/postpon	Limiting the speed and	- Business units, retail banks, and	- 0-48 hours: Reduce or

No.	Proposed remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
	and control cash outflows.	<p>e the granting of new credit, prioritize debt recovery.</p> <ul style="list-style-type: none"> - Control expenditures and suspend non-essential capital-intensive activities. - Segment customers and track key customer groups that withdraw funds. - Implement policies to retain customers and limit mass withdrawals. 	<p>scale of withdrawals reduces the pressure for immediate payments and helps maintain liquidity stability during periods of mass withdrawals.</p>	<p>corporate banks review disbursement needs and capital utilization expenditures.</p> <ul style="list-style-type: none"> - The Finance and Accounting Department will coordinate with relevant units to balance funding sources and propose priorities for capital utilization. - The Incident Response Team/Management Board approves and directs the unified implementation across the entire system. 	<p>postpone new disbursements; tightly control non-essential expenditures; stratify and monitor key customer groups experiencing significant withdrawals.</p> <ul style="list-style-type: none"> - 3-6 months: Prioritize debt recovery; implement deposit maintenance policies and alternative payment mechanisms; control cash outflows according to limits and priorities.
3	Stabilize operations at the business unit.	<ul style="list-style-type: none"> - Organize customer flow to avoid large crowds. - Increase staffing levels to ensure continuous transaction operations. - Proactively contact, explain, and persuade customers. - Ensure that the over-the-counter 	<p>Ensure that transactions at business units proceed safely and smoothly; minimize panic and prevent the spread of mass withdrawals.</p>	<ul style="list-style-type: none"> - The business unit is the direct point of contact for implementation at the transaction location. - The Operations team provides support in terms of cash handling, transaction operation, ATM/CDM cash replenishment, and personnel coordination as needed. 	<ul style="list-style-type: none"> - 0-48 hours: Manage customer flow; increase staffing; ensure sufficient cash; maintain stable operation of teller counters, ATMs, and electronic banking channels. - Continuously: Proactively contact, explain, and

No.	Proposed remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
		transaction system, ATMs, and eBanking system operate smoothly.		<ul style="list-style-type: none"> - The IT department ensures that the trading system operates continuously and without interruption. - The incident response team monitors the situation at the unit and directs the handling of any incidents that arise. 	reassure customers throughout the period of mass withdrawals.
4	Strengthening monitoring capabilities and technology systems.	<ul style="list-style-type: none"> - Monitor liquidity and cash flow in real time. - Upgrade the early warning system to detect unusual transactions. - Ensure the IT system operates continuously, securely, and stably during this sensitive period. 	Closely monitor payment and cash flow; detect unusual transactions early, and support the Executive Board in making timely decisions in situations involving mass withdrawals.	<ul style="list-style-type: none"> - The IT department is responsible for implementing technology solutions. - The Risk Management Division and the Financial Management & Operations Division use data for monitoring and management. - Relevant units should coordinate to provide information and update data promptly. 	<ul style="list-style-type: none"> - 1-2 days: Activate real-time liquidity and cash flow monitoring; track daily cash flow; ensure the IT system operates continuously and securely. - Continuous: Maintain heightened monitoring throughout the duration of the incident.
5	Communication and market sentiment stabilization	<ul style="list-style-type: none"> - Activate the communication plan when negative information emerges. - Issue a unified communication 	Stabilize customer and market sentiment; control negative information; limit the spread of	<ul style="list-style-type: none"> - The Administration Office will be in charge of implementation. - The Risk Management Division, the Information and 	<ul style="list-style-type: none"> - 1-2 days: Activate the crisis communication scenario; issue a unified communication message;

No.	Proposed remedial measures	Act	Target	Coordination mechanism	Implementation roadmap
		<p>message across the entire system.</p> <ul style="list-style-type: none"> - Working with the State Bank of Vietnam and relevant parties to synchronize information. - Implement communication strategies targeting customers, shareholders, and the market to stabilize sentiment. 	<p>negative impacts and support the maintenance of deposit levels.</p>	<p>Communication Technology Division, and related units provide information on impact assessment.</p> <ul style="list-style-type: none"> - The Executive Board approves the content, format, and scope of the communication. 	<ul style="list-style-type: none"> - During the period of mass withdrawals: Closely coordinate with the State Bank of Vietnam and relevant parties; implement direct communication with customers, shareholders, and the market.

d) Implementation coordination process

When signs of mass withdrawals occur, the Bank will coordinate the handling process in the following order:

Step 1. Identify symptoms and make an initial report.

- Business units and related units should monitor and detect signs of mass withdrawals such as: customers withdrawing large amounts of money, a sudden increase in payment demand, or the appearance of unfavorable information affecting customer psychology;
- When signs appear, the detecting unit must immediately report to the Risk Management Division and relevant units as per regulations;
- Simultaneously, implement initial response measures to ensure payment and maintain operational stability within the unit.

Step 2. Assess the severity and activate the processing mechanism.

- The Risk Management Unit is the central point for receiving information, compiling it, and assessing the severity of incidents;
- Based on the assessment, the Risk Management Unit reports to the Steering Committee/Incident Response Team for consideration and decision on activating the appropriate response mechanism;
- In the event of a serious incident or one with the potential to spread, the Management Board/Incident Response Team will report to the Board of Directors and take appropriate action within their authority.

Step 3. Deployment of Initial Response System-wide

- The Incident Response Team organizes task assignments and directs units to immediately deploy initial response measures, including: issuing system-wide emergency notifications; unifying customer communication scripts; restricting non-essential capital usage; and concentrating resources to guarantee liquidity.

- Relevant Units prepare necessary resources (cash, personnel, systems, and communication channels) to maintain readiness at all Business Units.

Step 4. Liquidity Management and Disbursement Execution

- The Market & Finance Management Division monitors the system-wide liquidity status and proactively manages capital through mobilization, interbank borrowing, transactions with the SBV, and the sale/pledge of valuable papers.
- The Operation Division coordinates cash logistics to ensure payment capacity at all Business Units.
- Business Units organize reasonable payment processes, manage customer flow, increase staffing, and ensure continuous & seamless transaction operations.

Step 5: Communication and Customer Sentiment Stabilization

- BOD Office implements the communication plan as directed, ensuring transparent and consistent information across the entire system.
- Proactively manage and control rumors or adverse information; coordinate with the SBV, authorities, and relevant parties when necessary.
- Business Units directly engage with, explain to, and reassure customers to limit the spread of panic.

Step 6: Monitoring, Reporting, and Plan Adjustment

- The Risk Management Division and Market & Finance Management Division continuously monitor withdrawal trends and liquidity status.
- Business Units submit periodic and ad-hoc reports on disbursement status, liquidity needs, and arising issues.
- Based on the provided details, the Bank reviews, adjusts, or supplements response measures to align with the actual situation.

Step 7: Evaluation and Post-Incident Review

- Once the incident is under control, the Bank conducts an assessment of the root causes and the effectiveness of the implemented measures;
- The Incident Response Team reports the entire process to the Board of Directors and the Board of Management;
- Relevant units collaborate to review operational gaps, update response scenarios, and enhance the liquidity contingency plan.

Appendix 01: Specific Solutions by Customer Segment

Primary Objective: Setting a 5% minimum monthly revenue growth benchmark.

1. Revenue Enhancement Strategies for Wholesale Banking

New Client Acquisition:

- Target high-quality segments within large corporate ecosystems to ensure stringent cash flow monitoring and robust risk mitigation.
- Cultivate core SME segments by leveraging deep sector expertise; deploy a comprehensive suite of payment, credit, and guarantee solutions tailored for industries such as Pharmaceuticals, Healthcare, and Construction.

Portfolio Optimization for Existing Clients:

- Conduct regular credit portfolio reviews to reduce exposure in high-risk industries, sectors, and clients; prioritize customers within key industries, chains, and major ecosystems; proactively apply flexible, multi-dimensional pricing strategies (based on risk quantification and customer lifetime value, etc.);
- Enhance fee-based products, payroll services, and corporate payment solutions to generate sustainable CASA and multi-service income; promote digital payments and ERP integration for enterprises.
- Deploy guarantee issuance solutions and supply chain financing; promote upselling and cross-selling of LC/UPAS.

Specific Solutions and Targets:

Step	Action item	Implementation Strategy	Objective
Credit Portfolio Optimization			
1	Portfolio Review	Segment: Prime / High-risk / Deleveraging targets	100% Portfolio classified
2	Risk Exposure Reduction	Establish a list of Unattractive Industries for systematic reduction	↓10–20% in High-risk exposure
3	Prime Client Expansion	Increase limits for clients with robust, transparent cash flows	Prime Outstanding Balance ↑
4	Interest Rate Adjustment	Implement Risk-Based Pricing to optimize yields	NIM +0.5–1%
Fee-based Income Enhancement			
1	Service Bundling	Design "All-in-one" combos: Transfer + Payroll + Account	Product Suite finalized
2	Sales Execution	Drive RMs to penetrate the existing corporate client base	Fee +20–30%

Step	Action item	Implementation Strategy	Objective
3	CASA Retention	Set Average Daily Balance (ADB) thresholds for premium benefits	CASA +20%
4	Payroll Acquisition	Convert corporate partners to exclusive payroll accounts	↑ New Active Accounts
Trade Finance Solutions			
1	Import - Export Client Filtering	Target high-potential TF prospects from the current portfolio	Qualified TF Client List
2	Product Upselling	Proactively promote L/C, UPAS L/C, and Guarantees	Fee TF +20–25%
3	Quality Assurance	Pre-issuance document screening to mitigate operational risks	Enhance Precision
Strategic Cross-Selling			
1	RM Performance Metrics	Set a mandatory threshold of ≥ 2 products per client	KPI RM
2	Integrated Cross-sell	Combine Insurance (Bancassurance) + FX + Derivatives	Fee/KH +25–30%
3	Multi-Product Bundling	Bundle credit facilities with non-interest income services	↑ Avg Revenue Per Customer
Leveraging Ecosystem			
1	Anchor Client Selection	Identify Top-tier "Anchor" Corporations	Key Corporate List
2	Value Chain Mapping	Supplier / dealer	Value Chain Blueprints
3	Network Expansion	Leverage RM expertise to onboard value chain partners	New Clients +15–20%
4	Chain Financing	SCF financing	Outstanding Balance +10%
5	B2B2E Integration	Cross-sell personal banking to corporate employees	CASA ↑

Step	Action item	Implementation Strategy	Objective
Digital Banking Transformation			
1	Broad-scale LPBIZ Deployment	Synchronized rollout across all corporate segments	Digital Client Base +30%
2	API Connectivity	Enable Host-to-Host and ERP Integration for high-tier corporate clients	CASA ↑
3	Automated Revenue Streams	Auto debit	Fee Income Growth

2. Revenue Enhancement Strategies for Retail Banking

Digital Transformation & Omni-channel Experience

- Mobile App (LPBank Plus): Upgrade legacy features and leverage AI-driven tools to elevate the user experience;
- Seamless Omni-channel Experience: Ensure a smooth and consistent customer experience across physical branches and digital touchpoints;
- CRM-Powered Insights: Invest in advanced CRM systems to integrate and analyze customer behavior in real-time;
- Customer-Centric Sales Strategy: Transition from "product-push" to "solution-selling", placing the customer at the heart of the service model;
- Data-Driven Cross-Selling/Up-Selling: Capitalize on platform data to deliver value-added products and services to the existing client base;
- Hyper-Personalization: Leverage Big Data and AI to curate bespoke financial solutions tailored to individual customer needs;
- Portfolio Diversification: Regularly refresh and launch innovative products to align with emerging market trends.

Loyalty Engagement & Marketing

- Loyalty Programs: Implement points accumulation, rewards, discounts, and tier-based benefits to drive retention and referral growth;
- Digital & Affiliate Marketing: Execute targeted digital campaigns and partner with affiliates to penetrate key demographics, particularly Gen Z and Millennial segments;
- Omni-channel Communication: Deploy bi-directional engagement (via social media) and proactive notifications (SMS, App push) to promote services and capture customer feedback.

Operational Excellence & Service Quality

- Customer-Centric Culture: Empower staff with professional training and a "dedicated service" mindset; establish transparent feedback loops to foster trust and long-term brand loyalty;
- Turnaround Time (TAT) Optimization: Digitize and streamline core processes (e.g., lending, eKYC onboarding) to minimize friction and enhance satisfaction.

Specific Solutions and Targets

Step	Action Item	Implementation Strategy	Objective
Credit Portfolio Optimization			
1	Client Segmentation	Evaluate and classify clients to tailor credit policies: Prioritize Prime Clients (quality collateral, clear purpose, robust income); Restrict Unattractive Segments	100% Portfolio classified
2	Risk Exposure Deleveraging	Identify and monitor high-risk loan buckets for systematic reduction	↓10–20% in High-risk exposure
3	Interest Adjustment	Implement Risk-Based Pricing to optimize yields	NIM +0.5–1%
Strategic Cross-Selling			
1	Service Bundling	Design "All-in-one" combos: Transfers + Payroll + Account management	Product Suite finalized
2	Portfolio Penetration	Assign RMs and Tellers to targeted lists (Active & Dormant/Inactive clients) to maximize lifetime value	Fee +20–30%
3	CASA Retention	Set Average Daily Balance (ADB) thresholds for premium benefits	CASA +20%
4	Merchant/Business Household Outreach	Provide specialized solutions and advisory to help Merchants ensure regulatory compliance	↑ New Accounts & CASA
5	Sales Force Performance	Set mandatory "floor" KPIs for Sales Staff on core products/services	↑ Fee Income Growth
Leveraging Ecosystem			
1	Anchor Client Selection	Identify Top-tier "Anchor" Corporations (Ecosystem hubs)	Key Corporate List
2	Value Chain Mapping	Map full networks of Suppliers and Dealers	Value Chain Blueprints
3	Network Expansion	RMs to proactively onboard and convert value chain partners	New Clients +15–20%

Step	Action Item	Implementation Strategy	Objective
4	Chain Financing	SCF financing	Outstanding Balance +10%
5	B2B2E Strategy	Upsell personal banking products to corporate employees	CASA ↑
Digital Banking Transformation			
1	Launch of LPBank Plus	Drive 100% system-wide migration within 2026	Digital Client Base +30%
2	Virtual/Digital Card Issuance	Digitize card products through advanced technology	Service Fee Income ↑
3	Automated Revenue	Auto debit	Fee Income Growth
4	QR Payment Expansion	Integrate QR codes at Merchant POS and on bills to drive transaction frequency	CASA ↑
5	Segmented Credit Cards	Launch specialized cards (Cashback, Rewards, etc.) to stimulate spending	↑ Card Fee Income
6	Frictionless eKYC	Deploy rapid account and card opening via eKYC	New Customer Acquisition
7	Gamification Marketing	Launch interactive rewards and live events on App/In-store to drive engagement	Acquisition & Retention
8	Instant Digital Lending	Automate approval for collateralized loans and overdrafts	↑ Interest & Fee Income
9	Ecosystem Integration	Connect with E-commerce, travel, and utility platforms	↑ CASA & Fee Income

Appendix 02: Cost Control and Optimization Solutions

Guiding Principles

- System-wide Implementation: Centralized, unified, and consistent execution across the entire network;
- Focus on cutting non-essential expenses that do not impact core business operations;
- Link the performance of Unit Heads directly to cost-saving results;
- Maintain ongoing monitoring with flexible adjustments.

Step 1: Activation of the Cost Control Program

- Lead Unit: Market & Finance Management Division;
- Implementation: Determine accumulated loss levels and activation thresholds → Report to the Board of Management → Propose system-wide activation of the cost-saving program.;
- Approval: CEO or Board of Directors (depending on the impact level).

Step 2: Issuance of Cost-Reduction Directives

- Lead Unit: Market & Finance Management Division;
- Coordinating Units: Internal Services & Human Resources Division, IT Division;
- Key Actions: Categorize expenses into: Immediate Cuts; Deferred/Postponed; and Fixed (Non-negotiable) → Issue official Cost-Reduction Directives.

Step 3: Unit-level Review and Proposal

- Implementation: All Divisions and Business Units;
- Key Actions: Conduct a comprehensive review of current expenditures → Develop detailed cost-saving plans, including specific percentage (%) reduction targets for each expense category;
- Submission: Send to the Market & Finance Management Division for consolidation.

Step 4: Appraisal and Approval of Cost-Saving Plans

- Lead Unit: Market & Finance Management Division;
- Phối hợp: Internal Services & Human Resources Division (for personnel and CAPEX), IT Division (for IT investment projects);
- Key Actions: Evaluate feasibility and potential business impact; submit to competent authorities for final approval.

Step 5: Execution

- Implementation: All Divisions and Business Units;
- Control Mechanism: Suspend or re-evaluate non-essential, reducible, or deferrable expenditures;
- Core Actions: Slash unnecessary operational expenses (OPEX), halt non-urgent investments, and optimize personnel and outsourcing costs.

Step 6: Monitoring and Reporting

- Lead Unit: Market & Finance Management Division;
- Monitoring Mechanism: Frequency: Weekly (initial phase) and Monthly (sustained phase); Comparative analysis of actual vs. planned savings; Issue warnings to units failing to meet targets;
- Tools: System-wide Operating Expense (OPEX) variance analysis reports.

Step 7: Evaluation and Calibration

- Lead Unit: Market & Finance Management Division;
- Key Actions: Assess the effectiveness of cost-saving measures; adjust or supplement actions if targets are not met.

Expected Outcomes

- Rapid reduction in operating expenses;
- CIR controlled within target benchmarks;
- Enhanced resource utilization efficiency;
- Strengthened financial resilience.

Appendix 03: Warning Thresholds and Action Objectives

Below Average Rating Threshold: Total Rating Score < 2.5

No	Indicator	Scoring Scale	Warning Threshold	Action Objectives
1	Capital (C)			
1.1	Capital Adequacy Ratio (CAR) per Circular 41	≥11%: 0.375 9-11%: 0.300 7-9%: 0.225 5-7%: 0.150 <5%: 0.075	CAR < 7%	- Increase Tier 1 & Tier 2 Capital - Restructure Risk-Weighted Assets - Target CAR to minimum 8%
1.2	Tier 1 Capital Ratio per Circular 41	≥8.5%: 0.375 7-8.5%: 0.300 5.5-7%: 0.225 4-5.5%: 0.150 <4%: 0.075	Tier 1 Ratio < 5.5%	
2	ASSET QUALITY			
2.1	Adjusted NPL Ratio (Including NPLs, unrecovered VAMC bonds, and potential restructured NPLs)	≤2%: 0.500 2-3%: 0.400 3-5%: 0.300 5-7%: 0.200 >7%: 0.100	NPL Ratio > 3%	- Target NPL Ratio < 3% - Control new NPL formation; accelerate debt recovery. Expedite VAMC bond resolution
2.2	Group 2 Loan Ratio (Special Mention Loans)	≤2.5%: 0.188 2.5-4%: 0.150 4-5.5%: 0.113 5.5-7%: 0.075 >7%: 0.038	Group 2 Ratio > 4%	- Target Group 2 Ratio < 4% - Control new overdue debt; enhance early warning systems
2.3	Top 100 Large Exposure Ratio (Top 100 Clients / Total Credit)	≤20%: 0.313 20-30%: 0.250 30-40%: 0.188 40-50%: 0.125 >50%: 0.063	Top 100 Exposure > 30%	- Target Top 100 Credit Exposure < 30% of total outstanding balance - Manage and mitigate credit concentration within the Top 100 client segment
2.4	Bad Debt & Off-balance Sheet Commitment Ratio (Group 3-5)	≤1%: 0.063 1-2%: 0.050 2-3%: 0.038 3-5%: 0.025 >5%: 0.013	Group 3-5 Ratio > 2%	- Target Classified Debt and Off-Balance Sheet Commitments < 2% of total exposure

				- Control new NPL formation and strengthen debt recovery activities
2.5	Specific Provision Coverage Ratio (Provisions / Group 2-5 Loans)	$\geq 25\%$: 0.063 $20-25\%$: 0.050 $15-20\%$: 0.038 $10-15\%$: 0.025 $< 10\%$: 0.013	Provision Coverage < 20%	<ul style="list-style-type: none"> - Target Coverage > 20% - Control new overdue growth - Accelerate recovery of Group 2-5 debts and mitigate potential NPL risks - Accelerate loan loss provisioning to strengthen financial buffers
2.6	Real Estate Exposure Ratio (Real Estate Loans / Total Credit)	$\leq 5\%$: 0.125 $5-10\%$: 0.100 $10-15\%$: 0.075 $15-20\%$: 0.050 $> 20\%$: 0.025	Real Estate Exposure > 10%	<ul style="list-style-type: none"> - Target Real Estate Exposure < 10% - Align credit growth with Government's priority sectors
2.7	Avg. Other Assets / Avg. Total Assets	$\leq 2.5\%$: 0.125 $2.5-3.5\%$: 0.100 $3.5-5\%$: 0.075 $5-6\%$: 0.050 $> 6\%$: 0.025	Other Assets Ratio > 3.5%	- Target Other Assets Ratio < 3.5%
3	MANAGEMENT			
3.1	Cost-to-Income Ratio (CIR)	$\leq 35\%$: 0,150 $35-45\%$: 0,120 $45-50\%$: 0,090 $50-60\%$: 0,060 $> 60\%$: 0,030	CIR > 45%	<ul style="list-style-type: none"> - Target CIR < 45% - Implement cost control and optimization measures - Drive revenue growth
4	EARNINGS			
4.1	Return on Average Equity (ROAE)	$\geq 15\%$: 0.225 $15-13\%$: 0.180 $13-10\%$: 0.135 $10-8\%$: 0.090 $< 8\%$: 0.045	ROAE < 13%	<ul style="list-style-type: none"> - Target ROAE > 13% - Enhance profitability and strictly control non-essential expenses
4.2	Return on Average Assets (ROAA)	$\geq 1.5\%$: 0.225 $1.5-1.1\%$: 0.180 $1.1-0.8\%$: 0.135 $0.8-0.6\%$: 0.090 $< 0.6\%$: 0.045	ROAA < 1.1%	<ul style="list-style-type: none"> - Target ROAA > 1.1% - Boost earnings capacity and optimize operating costs

4.3	Net Interest Margin (NIM)	$\geq 3\%$: 0.150 $3-2.5\%$: 0.120 $2.5-2\%$: 0.090 $2-1.5\%$: 0.060 $<1.5\%$: 0.030	NIM < 2.5%	- Target NIM > 2.5% - Improve yield and establish competitive, risk-aligned pricing policies
4.4	Days in Accrued Interest Receivable	≤ 55 : 0.150 $55-70$: 0.120 $70-85$: 0.090 $85-95$: 0.060 >95 : 0.030	Accrued Interest > 70 days	- Target < 70 days - Proactively expedite collection of due and overdue interest
5	KHẢ NĂNG THANH KHOẢN			
5.1	High-Quality Liquid Assets (HQLA) Ratio (Avg. HQLA / Avg. Total Assets)	$\geq 20\%$: 0.125 $15-20\%$: 0.100 $9-15\%$: 0.075 $5-9\%$: 0.050 $<5\%$: 0.025	HQLA Ratio < 15%	- Target HQLA Ratio > 15% - Maintain an optimal HQLA structure aligned with total asset composition in each period
5.2	Short-term Funds for Mid-to-Long-term Loans Ratio	$\leq 25\%$: 0.125 $25-30\%$: 0.100 $30-35\%$: 0.075 $35-40\%$: 0.050 $>40\%$: 0.025	Ratio > 30%	- Target Ratio < 30% - Manage maturity mismatch between lending and funding portfolios
5.3	Loan-to-Deposit Ratio (LDR)	$\leq 70\%$: 0.150 $70-80\%$: 0.120 $80-90\%$: 0.090 $90-95\%$: 0.060 $>95\%$: 0.030	LDR > 80%	- Target and maintain a maximum LDR of 85%
5.4	Top 10 Depositor Concentration Ratio	$\leq 5\%$: 0.100 $5-10\%$: 0.080 $10-13\%$: 0.060 $13-18\%$: 0.040 $>18\%$: 0.020	Top 10 Concentration > 10%	- Target Top 10 Concentration < 10% - Rebalance funding structure and diversify Large Corporate client base
6	SENSITIVITY TO MARKET RISK			
6.1	Net Open Position (NOP) / Avg. Solo Tier 1 Capital	$\leq 10\%$: 0.050 $10-15\%$: 0.040 $15-20\%$: 0.030 $20-25\%$: 0.020 $>25\%$: 0.010	NOP Ratio > 15%	- Target NOP Ratio < 15% - Maintain an FX position that is balanced and proportional to capital size in each period; - Monitor exchange rate volatility closely.

6.2	Interest Rate Sensitivity Gap / Equity (Rate- Sensitive Assets vs. Rate-Sensitive Liabilities)	$\leq 50\%$: 0.050 50-65%: 0.040 65-80%: 0.030 80-95%: 0.020 $> 95\%$: 0.010	Sensitivity Gap $> 65\%$	- Target Sensitivity Gap $< 65\%$ - Establish and monitor IRRBB (Interest Rate Risk in the Banking Book) limits aligned with equity scale
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Host Unit: Board of Directors

No.: 773/2026/TTr-BOD

Date of Issue: 24/4/2026

PROPOSAL

Re: Dismissal of members of the Board of Directors and the Board of Supervisors for the 2023 - 2028 tenure

To: The General Meeting of Shareholders of Fortune Vietnam Joint Stock Commercial Bank

The Board of Directors and the Board of Supervisors of LPBank respectfully submit to the General Meeting of Shareholders (GMS) for the dismissal of members of the Board of Directors and the Board of Supervisors for the 2023 - 2028 tenure, with details as follows:

1. Ms. Vuong Thi Huyen – Member of the Board of Directors: Dismissal based on her resignation letter
2. Ms. Duong Hoai Lien – Member of the Board of Supervisors: Dismissal to be nominated for the additional election of a member of the Board of Directors, subject to approval by the State Bank of Vietnam of her nomination as a candidate for the Board of Directors.

Based on current legal regulations, the Board of Directors and the Board of Supervisors respectfully submit the dismissal of the two aforementioned personnel to the GMS.

Respectfully submitted to the GMS for consideration and approval./.

On behalf of Board of Directors

Chairman



Ho Nam Tien

Recipients:

- As above;
- Members of the BOD and the Board of Supervisors;
- Archived: Clerical Office, BOD Office.

Unit: Board of Directors

No: 774/2026/TTr-BOD

Date of Issue: 24/4/2026

SUBMISSION

Re: The additional election of members to the Board of Directors for the 2023 - 2028 tenure

To: The General Meeting of Shareholders of Fortune Vietnam Joint Stock Commercial Bank

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

Pursuant to the Charter of LPBank;

Pursuant to Document No. 3394/NHNN-QLGS dated 24/4/2026 of the State Bank of Vietnam on the approval of the expected personnel to be additionally elected as members of the Board of Directors for the 2023 - 2028 tenure of LPBank;

The Board of Directors (BOD) of LPBank respectfully submits to the General Meeting of Shareholders (GMS) for the additional election of members to the BOD for the 2023 - 2028 tenure, with details as follows:

1. Number of members of the Board of Directors:

- Current number of members of the Board of Directors: 05 members, including 02 independent members.
- Number of additional members of the Board of Directors to be elected: 02 members (in the event that Ms. Duong Hoai Lien is approved by the State Bank of Vietnam as a candidate for additional election to the Board of Directors), including 01 independent member.
- Number of members of the Board of Directors after the additional election: 06 members, including 02 independent members (in the event that Ms. Vuong Thi Huyen is approved by the General Meeting of Shareholders for dismissal from the position of member of the Board of Directors in accordance with her resignation letter).
- Number of non-executive members of the Board of Directors: 0/6 members, of which 02 are independent members of the Board of Directors;
- Number of related persons among members of the Board of Directors: 0/6 members (in compliance with Clause 3, Article 69 of the Law on Credit Institutions).

2. List of candidates for the BOD for the 2023 - 2028 tenure nominated by the BOD to be submitted to the GMS is as follows:

2.1. Ms Duong Hoai Lien

- Year of birth: 1981
- Educational background: Master of Finance, Monetary Circulation, and Credit
- Years of experience in the financial sector: 21 years
- Nominated position: Member of the BOD.



2.2. Mr Pham Quang Hung

- Year of birth: 1983
- Educational background: Master of Science and Technology
- Years of experience in the financial sector: 20 years
- Nominated position: Independent Member of the BOD.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval./.

On behalf of Board of Directors

Chairman



Hồ Nam Tien

Recipients:

- As above;
- Members of the BOD and the Board of Supervisors;
- Archived: Clerical Office, BOD Office.

Attached:

- Curriculum Vitae summaries of nominated candidates

**CURRICULUM VITAE SUMMARIES OF NOMINATED CANDIDATES FOR ADDITIONAL ELECTION TO THE BOARD OF DIRECTORS
FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK – IV TENURE (2023 – 2028)**

No.	Full Name	Date of Birth	ID Card No. / Date of Issue / Place of Issue	Address	Educational Background	Prior Experience
1.	Duong Hoai Lien	23/09/1981	ID No.: 001181004188 Date of Issue: 13/04/2021. Place of Issue: Police Department on Administrative Management of Social Order	Address: Residential Group 2, Ha Dong Ward, Ha Noi	- Master of Finance, Monetary Circulation, and Credit	- 12/2004 → 09/2005: Credit Officer – VIB – Transaction Center - 11/2005 → 09/2006: Personal Credit Officer – Sacombank – Ha Noi Branch - 10/2006 → 07/2007: Level 1 Corporate Credit Officer – Sacombank – Ha Noi Branch - 08/2007 → 09/2008: Banking Specialist – Sacombank – Head Office (Credit Appraisal Department) - 09/2008 → 10/2009: Appraisal Specialist – Sacombank – Head Office (Ha Noi Regional Office) - 10/2009 → 04/2010: Deputy Manager in charge of Ha Tay Transaction Office – Sacombank – Ha Dong Branch - 04/2010 → 05/2010: Manager of Ha Tay Transaction Office – Sacombank – Ha Dong Branch - 05/2010 → 09/2010: Deputy Manager in charge of Customer Service Department – Sacombank – Dong Da Branch - 09/2010 → 01/2011: Manager of Customer Service Department – Sacombank – Dong Da Branch - 02/2012 → 06/2012: Assistant to Branch Director – Sacombank – Dong Da Branch

(Handwritten signature)

No.	Full Name	Date of Birth	ID Card No. / Date of Issue / Place of Issue	Address	Educational Background	Prior Experience
						<ul style="list-style-type: none"> - 06/2012 → 12/2013: Head of Corporate Banking Department – Sacombank – Dong Da Branch - 12/2013 → 05/2014: Head of Sales Department – Sacombank – Dong Da Branch - 05/2014 → 11/2015: Head of Sales Department – Sacombank – 8/3 Ha Noi Branch - 11/2015 → 03/2018: Deputy Branch Director in charge of Sales – Sacombank – 8/3 Ha Noi Branch - 04/2018 → 04/2023: Independent Member of the Board of Directors – LienVietPostBank - 04/2023 → Present: Head of the Board of Supervisors – Fortune Vietnam Joint Stock Commercial Bank
2.	Pham Quang Hung	30/10/1983	<ul style="list-style-type: none"> - ID No. 058083000013; - Date of Issue: 03/07/2023; - Place of Issue: Police Department on Administrative Management of Social Order. 	No. 6, Street 6, Quarter 2, Binh Trung Ward, Ho Chi Minh City	- Master of Science and Technology	<ul style="list-style-type: none"> - 08/2006 → 03/2009: Consultant – Mercer - 03/2009 → 04/2011: Senior Consultant – Deloitte - 06/2011 → 10/2013: Head of Actuarial Department – Mazars Assurance Vie, Paris, France - 02/2014 → 02/2015: Head of Actuarial Department – Sun Life Vietnam Life Insurance Company Limited (formerly PVI Sun Life) - 03/2015 → 06/2019: Appointed Actuary and Risk Manager – Fubon Life Insurance (Vietnam) Co., Ltd. - 12/2019 → 07/2020: Director of Partnership and Distribution Channel Development, Actuarial Department – Cathay Life Insurance (Vietnam) Co., Ltd. - 07/2020 → 10/2025: Deputy General Director – Cathay Life Insurance (Vietnam) Co., Ltd.

No.	Full Name	Date of Birth	ID Card No. / Date of Issue / Place of Issue	Address	Educational Background	Prior Experience
						<ul style="list-style-type: none"> - 12/2025 → 02/2026: Standing Vice Chairman of the Board of Directors – LPBank Insurance Joint Stock Corporation - 02/2025 → present: Independent Member of the Board of Directors – LPBank Securities Joint Stock Company

W

Unit: Board of Directors

No.: 775/2026/TTr-BOD

Date of Issue: 24/4/2026

SUBMISSION

Re: The additional election of members to the Board of Supervisors for the 2023 - 2028 tenure

To: The General Meeting of Shareholders of Fortune Vietnam Joint Stock Commercial Bank

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

Pursuant to the Charter of LPBank;

Pursuant to Document No. 3394/NHNN-QLGS dated 24/4/2026 of the State Bank of Vietnam on the approval of the expected personnel to be additionally elected as members of the Board of Supervisors for the 2023 - 2028 tenure of LPBank;

The Board of Directors and the Board of Supervisors of LPBank respectfully submit to the General Meeting of Shareholders (GMS) for the additional election of members to the Board of Supervisors for the 2023 - 2028 tenure, with details as follows:

I. Approval of the number of members of the Supervisory Board

Approval of the number of members of the Supervisory Board for the remaining term of 2023–2028 as 06 members.

II. Additional election of members of the Supervisory Board as follows:

- Current number of members of the Supervisory Board: 03 members.
- Number of additional members of the Supervisory Board to be elected: 03 members.
- Number of members of the Supervisory Board after the additional election: 06 members. In the event that Ms. Duong Hoai Lien (currently a member of the Supervisory Board) is approved by the State Bank of Vietnam as a candidate for additional election to the Board of Directors of LPBank, the Board of Directors shall submit to the General Meeting of Shareholders for approval of her dismissal from the position of Supervisory Board member; accordingly, the expected number of members of the Supervisory Board after the election shall be 05 members.
- List of candidates for the Board of Supervisors for the 2023 - 2028 tenure nominated by the Board of Supervisors to be submitted to the GMS includes 04 candidates as follows:
 1. Ms Pham Thi Thom
 - Year of birth: 1969
 - Educational background: Master of Banking and Finance
 - Years of experience in the financial sector: 34 years
 - Nominated position: Member of the Board of Supervisors.
 2. Ms Trinh Thi Thanh Hang
 - Year of birth: 1976



- Educational background: Master of Banking and Finance
- Years of experience in the financial sector: 26 years
- Nominated position: Member of the Board of Supervisors

3. Ms Phung Thi Thu Hien


- Year of birth: 1984
- Educational background: Master of Risk Management – Banking and Finance
- Years of experience in the financial sector: 17 years
- Nominated position: Member of the Board of Supervisors.

4. Ms Duong Thi Thanh Huong

- Year of birth: 1979
- Educational background: Master of Business Administration
- Years of experience in the financial sector: 14 years
- Nominated position: Member of the Board of Supervisors.

The Board of Directors and the Board of Supervisors respectfully submit to the General Meeting of Shareholders for consideration and approval./.

On behalf of Board of Directors

Chairman 




He Nam Tien

Recipients:

- As above;
- Members of the BOD and the Board of Supervisors;
- Archived: Clerical Office, BOD Office.

Attached:

- Curriculum Vitae summaries of nominated candidates

**CURRICULUM VITAE SUMMARIES OF NOMINATED CANDIDATES FOR ADDITIONAL ELECTION TO THE BOARD OF
SUPERVISORS FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK – IV TENURE (2023 – 2028)**

No.	Full Name	Date of Birth	ID Card No. / Date of Issue / Place of Issue	Address	Educational Background	Prior Experience
1.	Pham Thi Thom	05/02/1969	ID No.: 037169000304 Date of Issue: 31/12/2021 Place of Issue: Police Department on Administrative Management of Social Order	Bach Khoa Collective Quarter, Bach Mai Ward, Ha Noi	- Master of Banking and Finance	- 03/1991 → 01/1992: Administrative Staff at Vietnam Bank for Agriculture and Rural Development (Agribank) – Ha Noi Branch. - 02/1992 → 09/2001: Accountant at Agribank – Ha Noi Branch. - 10/2001 → 09/2003: Deputy Head of Accounting Department at Agribank – Ha Noi Branch. - 10/2003 → 12/2005: Head of Accounting Department at Agribank – Ha Noi Branch, in charge of general management and direct financial operations. - 01/2006 → 09/2006: Specialist at the Finance and Accounting Department – The State Bank of Vietnam, responsible for policy formulation. - 10/2006 → 12/2008: Deputy Head of Accounting Policy Division at the Finance and Accounting Department – The State Bank of Vietnam, formulating accounting policies for credit institutions. - 01/2009 → 03/2021: Head of Accounting Policy Division at the Finance and Accounting Department – The State Bank of Vietnam, formulating accounting policies for credit institutions and the State Bank.

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No.	Full Name	Date of Birth	ID Card No. / Date of Issue / Place of Issue	Address	Educational Background	Prior Experience
						<ul style="list-style-type: none"> - 07/2009 → 03/2019: Member of the Board of Supervisors at Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank). - 04/2021 → 10/2025: Member of the Board of Supervisors at Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank).
2.	Trinh Thi Thanh Hang	05/11/1976	ID No. 038176009396 Date of Issue 27/12/2021 Place of Issue: Police Department on Administrative Management of Social Order	N04 Residential and Service Complex, MDN Urban Area, Tran Duy Hung St, Yen Hoa Ward, Hanoi	- Master of Banking and Finance	<ul style="list-style-type: none"> - 09/1998 → 06/1999: Teacher – Hong Bang Private High School. - 06/1999 → 12/2008: IT Staff – Military Joint Stock Commercial Bank. - 12/2008 → 03/2010: Finance and Accounting Staff – Military Joint Stock Commercial Bank - 04/2010 → 04/2015: Member of the Board of Supervisors – Vietnam Prosperity Joint Stock Commercial Bank (VPBank). - 11/2010 → 08/2015: Supervisor – VPBank Debt Asset Management Company Limited (VPBank AMC). - 08/2015 → 04/2017: Dedicated Supervisor – VPBank Debt Asset Management Company Limited (VPBank AMC). - 04/2017 → 04/2025: Dedicated Member of the Board of Supervisors – Vietnam Prosperity Joint Stock Commercial Bank.

No.	Full Name	Date of Birth	ID Card No. / Date of Issue / Place of Issue	Address	Educational Background	Prior Experience
3.	Phung Thi Thu Hien	17/11/1984	ID No.: 001184015799 Date of Issue: 22/10/2024. Place of Issue: Police Department	National Economics University Collective Quarter, Bach Mai Ward, Ha Noi	- Master of Risk Management – Banking and Finance	<ul style="list-style-type: none"> - 05/2009 → 06/2012: Risk Management Specialist – Lien Viet Bank (later renamed LienVietPostBank) - 06/2012 → 01/2015: Head of Risk Management Unit – LienVietPostBank. - 01/2015 → 06/2018: Deputy Head of Risk Management Department – LienVietPostBank. - 06/2018 → 01/2022: Head of Risk Management Department – LienVietPostBank. - 01/2022 → 04/2026: Deputy Head of Risk Management Division – Fortune Vietnam Joint Stock Commercial Bank (formerly LienVietPostBank)
4.	Duong Thi Thanh Huong	29/11/1979	ID No.: 036179006637 Date of Issue: 29/03/2024 Place of Issue: Police Department on Administrative Management of Social Order	TDP Goldenplae, Tu Liem Ward, Ha Noi	- Master of Business Administration	<ul style="list-style-type: none"> - 12/2003 → 02/2005: Staff at Vietnam Mobile Telecom Services Company (VMS), in charge of customer transactions in the telecommunications sector. - 05/2005 → 02/2011: Credit Specialist at the Credit Department, Post Defiance Finance Company (PTC) – VNPT Group, performing credit-related tasks. - 03/2011 → 07/2011: Assistant to the General Director at Thanh Phong Electromechanical Import-Export Joint Stock Company.



No.	Full Name	Date of Birth	ID Card No. / Date of Issue / Place of Issue	Address	Educational Background	Prior Experience
						<ul style="list-style-type: none"> - 08/2011 – 02/2024: Banking Services Specialist at the Banking Service Department, Postal Financial Services Board – Vietnam Post Corporation. - 03/2024 – Present: Banking Services Specialist at the Banking Service Department, Postal Financial Services Business Operations Board – Vietnam Post Corporation.

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Unit: Board of Directors

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

Date of issuance: 06/04/2026.

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

CHAIRPERSON



Hà Nam Tien

Recipients:

- As above;
- Archived at: GOV.

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

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

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
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.	Revised 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;	Revised in accordance with Clause 5, Article 4 of the Law on Enterprises amended 2025

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
4	Point 1 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 LPBank's securities ownership register as a holder of such share(s);	<i>"Shareholder"</i> means the individual or organization that holds at least one (01) share of LPBank.	Revised in accordance with Clause 3, Article 4 of the Law on Enterprises
5	Point n Clause 1 Article 1	<i>Major shareholder</i> means an organization or individual that directly or indirectly owns 05% (five percent) or more of the voting share capital of LPBank;	<i>"Major shareholder"</i> means a shareholder owning 05% or more of the voting shares of LPBank, including voting shares indirectly owned by such shareholder.	Revised in accordance with Clause 8, Article 4 of the Law on Credit Institutions
6		Not specified	<i>"BOS"</i> means the Board of Supervisors	Supplementation of abbreviation used throughout the Charter
7	Point v, Clause 1, Article 1	<i>Legal documents of an individual</i> are one of the following documents: Citizen Identity Card, Passport, or other lawful personal identification papers;	<i>Legal documents of an individual</i> are one of the following documents: Identity Card, Citizen Identity Card, Passport, or other lawful personal identification papers;	Supplement for completeness

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
8		Not specified	<i>Contact Address</i> means a physical address or an address of electronic means (such as an email address, fax number, telephone number, or other addresses as prescribed by LPBank from time to time).	Adding a definition for the term 'Contact Address' as used in the Charter.
9	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 Fax _____ : 024.62 66 96 69	Head office is located at: No. 8, Lane 1, Ton Duc Thang Road, Street 11, Hoa Lu Ward, Ninh Binh Province.	Change of head office address under Decision No. 292/QD-NHNN dated 02 March 2026.
10	Clause 2, Article 2	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. 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 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. The legal representative of LPBank shall exercise rights and perform obligations in	Revised in accordance with Clause 2, Article 12 of the Law on Enterprises

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		LPBank residing in Vietnam to exercise her/his rights and obligations. The authorization shall comply with LPBank's internal regulations on authorization.	accordance with applicable laws, this Charter, and LPBank's internal regulations. 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.	
11	Article 17	Working capital of LPBank 1. Owner's equity: a) Charter capital of LPBank or allocated capital; b) Differences due to asset revaluation, exchange rate differences; c) Share capital surplus;	<i>Removed</i>	Not necessary to be included in the Charter; subject to operational changes.

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<ul style="list-style-type: none"> d) Funds: Reserve fund for supplementing charter capital, development investment fund, and financial reserve fund; e) Unallocated accumulated profit and unprocessed accumulated loss; f) Other capital under the ownership of LPBank. <p>2. Mobilized capital:</p> <ul style="list-style-type: none"> a) Capital mobilized from deposits of organizations and individuals; capital mobilized through the issuance of valuable papers; b) Entrusted investment capital; c) Borrowed capital from domestic and foreign credit institutions and financial institutions; d) Borrowings from the SBV. 		

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		3. Other types of capital as prescribed by law.		
12	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 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>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 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>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 contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<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 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</p>	<p>5. The purchase, sale, and transfer of shares by shareholders shall be carried out in accordance with the relevant laws.</p> <p>Article 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 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>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>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 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.</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 contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>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> <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>		

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<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> <p>d) The authority to decide on the listing of bonds shall comply with the provisions of law</p>		

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
13	Clause 5 Article 23	<p>Share repurchase:</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 shall have the right to request LPBank to</p>	<p>Share, stock repurchase:</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 following sources: share premium,</p>	<p>Separated the provisions on share repurchase into a separate clause to align with the structure of the new Charter.</p> <p>Revised 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 contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>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>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 contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<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>(i) 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>(ii) 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>(iii) The BOD decides the share redemption price. For ordinary shares, the redemption price must not be higher than the market</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</p>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>price at the time of redemption, except for 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>(iv) 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>an effective court decision, court judgment 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>a) 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</p>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>Shareholders agreeing to resell shares must send written consent to sell their 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>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>b) 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>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>(i) Shares redeemed under the provisions of Clause 4 of this Article shall be considered as collected shares and belong 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</p>	<p>5. LPBank may repurchase shares from its employees in accordance with its 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>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>other relevant conditions regulated by the SBV.</p> <p>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.</p>	<p>8. The procedures for share repurchase, payment conditions, treatment of repurchased shares, reduction of LPBank's charter capital (where required by law), 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.</p>	
14	Clause 7 Article 23	<p>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>	<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 	<p>Separated the inheritance provisions into a standalone article and supplemented principles governing the implementation upon the occurrence of share inheritance events of LPBank shareholders.</p>

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
			<p>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 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 BOD, members of the BOS, 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 BOD, members of the BOS, Managers or other title holders of LPBank.</p>	



No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
15	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 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>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 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>Removed provisions with similar meanings for conciseness.</p> <p>Removed provisions on accounting for share premium as they are not necessary to be stipulated in the Charter and shall be governed by applicable accounting regulations.</p>

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<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 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>		
16	Clause 2 Article 25	<p>Shareholders or group of shareholders owning 05% (five percent) of the total number of ordinary shares or more shall have the following rights:</p> <p>a) Review, search, extract the number of minutes and resolutions, decisions of the</p>	<p>Shareholders or group of shareholders owning 05% (five percent) of the total number of ordinary shares or more shall have the following rights:</p> <p>a) Review, search, extract the number of minutes and resolutions, decisions of the</p>	Revised in accordance with Clause 2, Clause 3 Article 115 Law on Enterprise

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>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;</p> <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</p>	<p>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;</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</p>	



No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>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>d) Other rights as prescribed by law and this Charter.</p>	<p>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>d) Nominate candidates for the BOD and the BOS;</p> <p>e) Other rights as prescribed by law and this Charter.</p>	
17	Clause 1 Article 28	<p>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</p>	<p>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</p>	Revised for clarity of expression



No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		be determined as the place where the chairperson attends the meeting.	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.	
18	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 internal regulations , except for other contracts and transactions under the decision-making authority of the GMS specified in Article 27 of this Charter.	Make decision on credit extensions under the authority of the BOD in accordance with the Law on Credit Institutions, except for other contracts and transactions under the decision-making authority of the GMS specified in Article 27 of this Charter.	Revised in accordance with point h Clause 1 Article 74 Law on Credit Institutions.
19	Clause 1 Article 31	The convener of the GMS shall send a notice of meeting invitation to all shareholders in the List of Shareholders entitled to attend the meeting at least 21 (twenty-one) days before the opening date. The notice shall be sent by registered methods and/or by electronic methods to ensure delivery to the contact address registered by the shareholder with	The convener of the GMS shall send a notice of meeting invitation to all shareholders in the List of Shareholders entitled to attend the meeting at least 21 (twenty-one) days before the opening date. The notice shall be sent by registered methods and/or by electronic methods to ensure delivery to the contact address registered by the shareholder with LPBank/ Securities company	Revised in accordance with actual operations and the revisions set out in this Charter.

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		LPBank (including email, text message, postal mail, or other appropriate methods as prescribed by LPBank from time to time); and shall simultaneously be published on LPBank's official website. The sending of the notice of meeting invitation by electronic methods and the implementation methods thereof shall be decided by the BOD in accordance with the provisions of law and documents issued by competent authorities.	where the account is opened , and shall simultaneously be published on LPBank's official website. The sending of the notice of meeting invitation by electronic methods and the implementation methods thereof shall be decided by the BOD in accordance with the provisions of law and documents issued by competent authorities.	
20	Clause 1 Article 32	Shareholders and authorized representatives of institutional shareholders may directly attend the meeting, authorize in writing one or more individuals or organizations to attend the meeting or attend the meeting through one of the following methods: a) Attend and vote directly at the meeting.	Shareholders and authorized representatives of institutional shareholders may directly attend the meeting, authorize in writing one or more individuals or organizations to attend the meeting or attend the meeting through one of the following methods: a) Attend and vote/ participate in elections in person at the meeting.	Revised to ensure completeness and alignment with LPBank's actual operations

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>b) Authorize other individuals and organizations to attend and vote at the meeting.</p> <p>c) Attend and vote via videoconference, electronic voting or other electronic methods.</p> <p>d) Send voting ballots to the meeting by mail, fax, or email.</p> <p>e) Send voting ballots by other means as decided by the BOD.</p> <p>In case more than one authorized representative is appointed, the Shareholder must specify the number of shares and voting ballots of each authorized representative. In case a shareholder does not determine the corresponding number of shares for each authorized representative, the number of shares will be divided equally among all authorized representatives.</p>	<p>b) Authorize other individuals and organizations to attend and vote/participate in elections at the meeting.</p> <p>c) Attend and vote/participate in elections in person via videoconference, electronic voting or other electronic methods.</p> <p>d) Send voting/election ballots to the meeting by mail, fax, or email.</p> <p>e) Send voting/election ballots by other means as decided by the BOD.</p> <p>In the event that a shareholder submits a voting/election ballot via the methods specified in Points d and e of this Clause, such shareholder shall be deemed to have voted/elected only if the voting/election ballot is received by LPBank (with written confirmation from LPBank/the Chairperson of the meeting) prior to the vote-counting time.</p>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
			In case more than one authorized representative is appointed, the Shareholder must specify the number of shares and voting ballots of each authorized representative. In case a shareholder does not determine the corresponding number of shares for each authorized representative, the number of shares will be divided equally among all authorized representatives.	
21	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
22	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 who attend the meeting and have all the contents as prescribed in paragraphs i,	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 who attend the meeting and agreed to 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	Revise in accordance with Clause 2 Article 158 Amended Law on Enterprise

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		ii, iii, iv, v, vi, vii, and viii, point a, clause 1 of this Article, this minutes shall be valid.	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 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.	
23	Article 57	Authority and formalities for collecting written opinions of members of the Board of Directors 1. The Chairman of the BOD shall decide on the collection of opinions of the members of the BOD in writing. 2. The Secretary of the BOD prepares the voting forms and necessary documents	Authority and formalities for collecting opinions of members of the Board of Directors in writing or via electronic means 1. To promptly address matters under the authority of the BOD , the Chairman of the BOD shall decide on the collection of opinions of the members of the BOD in writing or via	Adding the method of collecting opinions of the BOD via electronic means to meet operational requirements and align with LPBank's actual operations.

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>related to the content of the consultation.</p> <p>The voting forms and accompanying documents must be sent by a secured method to the contact address of each member of the BOD.</p> <p>3. The voting forms must have the following main contents:</p> <p>a) Name, head office address, enterprise code of LPBank and date of issue;</p> <p>b) Purpose of consultation;</p> <p>c) Full names and contact addresses of members of the BOD;</p> <p>d) Matters to be consulted;</p> <p>e) Voting options, including: for, against and abstain;</p> <p>f) Time limit for sending the answered voting form to LPBank;</p> <p>g) Full name and signature of the Chairman of the BOD.</p>	<p>electronic means (including email or other forms of data messages in accordance with the Law on Electronic Transactions).</p> <p>2. The Secretary of the BOD prepares the voting forms and necessary documents related to the content of the consultation. The voting forms and accompanying documents must be sent by a secured method to the contact address of each member of the BOD.</p> <p>3. The voting forms must have the following main contents:</p> <p>a) Name, head office address, enterprise code of LPBank and date of issue;</p> <p>b) Purpose of consultation;</p> <p>c) Full names and contact addresses of members of the BOD;</p> <p>d) Matters to be consulted;</p>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>4. The answered voting form must be signed by a member of the BOD and sent to LPBank in accordance with LPBank's regulations.</p> <p>5. The counting of voting ballots and making minutes to summarize opinions must be attended by the Chairman of the BOD and the Secretary of the BOD and other individuals required by the Chairman of the BOD. The minutes to summarize opinions must have the following main contents:</p> <p>a) Name, head office address, number and date of issuance of the Establishment and Operation License, Business Registration Certificate of LPBank;</p> <p>b) Purpose and matters to be consulted;</p> <p>c) Total number of voting ballots sent, total number of voting ballots collected, number of valid voting ballots, number of invalid voting ballots. The minutes must contain an</p>	<p>e) Voting options, including: for, against and abstain;</p> <p>f) Time limit for sending the answered voting form to LPBank;</p> <p>g) Full name and signature of the Chairman of the BOD.</p> <p>4. The answered voting form must be signed by a member of the BOD and sent to LPBank in accordance with LPBank's regulations. In the event that a member of the BOD submits his/her opinion via electronic means, such submission must ensure that his/her opinion is fully conveyed to the Secretary of the BOD. Opinions sent via electronic means shall have the same validity as written opinions. If a member fails to submit a response within the prescribed time limit, it shall be deemed that the member has 'no opinion'.</p>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>appendix of the list of members of the BOD who participated in voting;</p> <p>d) Total number of voting ballots for, against and abstention for each matter to be consulted;</p> <p>e) Full name, signature of the Chairman of the BOD, Secretary of the BOD and other participating individuals (if any).</p> <p>6. The Chairman of the BOD, the Secretary of the BOD and other individuals (if any) participating in the collection of opinions of the members of the BOD in writing must be jointly responsible for the truthfulness and accuracy of the minutes to summarize opinions; jointly responsible for damages arising from decisions passed due to dishonest and inaccurate counting of voting ballots.</p> <p>7. The minutes to summarize opinions together with the resolutions and decisions</p>	<p>5. The counting of voting ballots and making minutes to summarize opinions must be attended by the Chairman of the BOD and the Secretary of the BOD and other individuals required by the Chairman of the BOD. The minutes to summarize opinions must have the following main contents:</p> <p>a) Name, head office address, number and date of issuance of the Establishment and Operation License, Business Registration Certificate of LPBank;</p> <p>b) Purpose and matters to be consulted;</p> <p>c) Total number of voting ballots sent, total number of voting ballots collected, number of valid voting ballots, number of invalid voting ballots. The minutes must contain an appendix of the list of members of the BOD who participated in voting;</p>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>of the BOD adopted based on the results of the vote counting must be sent to the members of the BOD within 15 (fifteen) days from the end of the vote counting.</p> <p>8. The answered voting forms, the minutes to summarize opinions, the full text of the approved resolution and relevant documents enclosed with the voting forms must all be kept at the head office of LPBank.</p> <p>9. Decisions passed in the form of collecting written opinions of members of the BOD are valid as decisions passed at the meeting of the BOD.</p>	<p>d) Total number of voting ballots for, against and abstention for each matter to be consulted;</p> <p>e) Full name, signature of the Chairman of the BOD, Secretary of the BOD and other participating individuals (if any).</p> <p>6. The Chairman of the BOD, the Secretary of the BOD and other individuals (if any) participating in the collection of opinions of the members of the BOD in writing or via electronic means must be jointly responsible for the truthfulness and accuracy of the minutes to summarize opinions; jointly responsible for damages arising from decisions passed due to dishonest and inaccurate counting of voting ballots.</p> <p>7. The minutes to summarize opinions together with the resolutions and decisions of the BOD adopted based on the results of the vote counting must be sent to the members</p>	

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
			<p>of the BOD within 15 (fifteen) days from the end of the vote counting.</p> <p>8. The answered voting forms, the minutes to summarize opinions, the full text of the approved resolution and relevant documents enclosed with the voting forms must all be kept at the head office of LPBank.</p> <p>9. Decisions passed in the form of collecting opinions of members of the BOD in writing or via electronic means are valid as decisions passed at the meeting of the BOD.</p>	
24	Point o Clause 1 Article 58	Propose and recommend to the GMS to approve the list of auditing organizations approved to audit LPBank's Financial Statements;	Removed	Revised to comply with Article 52 of the 2024 Law on Credit Institutions.
25	Article 64 và Article 69	Article 64. Financial regime	Financial regime <p>1. LPBank is financially autonomous, is responsible for all its business activities,</p>	Merged Article 64 and Article 69

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<ol style="list-style-type: none"> The financial regime of LPBank shall be implemented in accordance with provisions of law. The BOD, BOS, and 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</p> <p>LPBank is financially autonomous, is responsible for all its business activities, and fulfills its obligations and commitments in accordance with the provisions of law.</p>	<ol style="list-style-type: none"> and fulfills its obligations and commitments in accordance with the provisions of law. The BOD, BOS, and CEO of LPBank shall be responsible before the law and the State management authorities for compliance with the financial regime of LPBank 	
26	Clause 1 Article 83	<p>Effective date:</p> <p>a) This Charter shall take effect from February 11, 2026.</p>	<p>1. Effective date:</p> <p>a) This Charter shall take effect from ...</p> <p>b) This Charter replaces the Charter of LPBank dated February 11, 2026 and all amendments and supplements thereto.</p>	Updated following the issuance of the new Charter

No	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		b) This Charter replaces the Charter of LPBank dated May 16, 2025. and all amendments and supplements thereto		
27	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 REGULATION ON THE ORGANIZATION AND OPERATION OF THE BOARD OF DIRECTORS

Current document: Regulation 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	Article 2. Interpretation and abbreviations	<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>	Not provided	This content is removed as it has been specifically provided for in the Charter of LPBank.

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>c) 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 on 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>c) 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>compliance with the regulations of the State Bank applicable from time to time.</p>

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		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. 3. Senior management supervision over internal capital adequacy assessment The Board of Directors shall supervise the Chief Executive Officer in: a) Organizing the implementation of the internal capital adequacy assessment; 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. 4. Other supervisory matters as prescribed by the Board of Directors.		
4	Article 15. Meetings of the Board of Directors	Not provided	7. A meeting of the Board of Directors shall be conducted when at least three-quarters (3/4) of the total number of members of the Board of Directors are in attendance. In the event that a meeting is convened but does	Add Clause 7 to ensure consistency with the Charter.

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
			not meet the required quorum, the Chairman of the Board of Directors or the authorized person shall convene a second meeting within seven (07) days from the date of the first scheduled meeting. In such case, the meeting shall be conducted if more than one-half of the members of the Board of Directors are in attendance.	
5	Article 16. Minutes of meetings of the Board of Directors	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 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.	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 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	Added in accordance with Clause 2, Article 158 of the Law on Enterprises 2020 and its amendments and supplements.



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No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
			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.	
6	Article 17. Authority and Procedures for Collecting	Article 17. Authority and Procedures for Collecting Written Opinions of Members of the Board of Directors	Article 15. Authority and Procedures for Collecting Opinions from Members of the Board of Directors in Writing or via Electronic Means	<ul style="list-style-type: none"> - Revise the Article title to ensure consistency with its content. - Based on Clause 3, Article 153 of the Law on Enterprises 2020 and the Law on Electronic Transactions 2023, supplement provisions on collecting opinions of Board members via electronic means to meet practical operational requirements. - Revise to clarify the conditions for determining the adoption of decisions of the Board of Directors and ensure consistency with the Charter.
7	Written Opinions of Members of the Board of Directors	1. The Chairman of the Board of Directors shall decide on collecting written opinions from members of the Board of Directors.	1. In order to promptly address matters within the authority of the Board of Directors, the Chairman of the Board of Directors shall decide to collect opinions from members of the Board of Directors in writing or via electronic means (including email or other data messages in accordance with the Law on Electronic Transactions).	
8		2. The Secretary of the BOD shall prepare the opinion collection form and relevant supporting documents. The opinion form and accompanying documents must be sent by a reliable method to the contact address of each member of the Board of	2. The Secretary of the BOD shall prepare the opinion collection form and the necessary documents related to the matters submitted for opinion. The opinion form and accompanying documents must be sent by a reliable method to the contact address of each member of the	

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		Directors.	Board of Directors or via email, fax, or other appropriate means.	- Revise wording to ensure consistency with the Charter.
9		3. The opinion collection form must include the following principal contents: c) Full name and contact address of the member of the BOD;	3. The opinion collection form must include the following principal contents: c) Full name and contact address/ electronic contact address of the member of the Board of Directors;	
10		4. The completed opinion form must bear the signature of the member of the BOD and be returned to LPBank in accordance with LPBank's regulations.	4. The completed opinion form must bear the signature of the member of the Board of Directors and be returned to LPBank in accordance with LPBank's regulations. Where a member of the Board of Directors submits his/her opinion via electronic means, such submission must ensure that the member's opinion is fully conveyed to the Secretary of the Board of Directors. If a member fails to submit a response within the prescribed time limit, it shall be deemed that such member has "no opinion."	
11		6. The Chairman of the BOD, the Secretary of the BOD, and other relevant individuals (if any) participating in the	6. The Chairman of the Board of Directors, the Secretary of the Board of Directors, and other relevant individuals (if any) participating in	

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		collection of written opinions from members of the Board of Directors shall be responsible for the truthfulness and accuracy of the minutes summarizing the opinions, and shall be liable for any damages arising from decisions adopted based on dishonest or inaccurate vote counting.	the collection of opinions from members of the Board of Directors by written form or via electronic means shall be responsible for the truthfulness and accuracy of the minutes summarizing the opinions, and shall be liable for any damages arising from decisions adopted based on dishonest or inaccurate vote counting.	
12		Not provided	7. A decision of the Board of Directors shall be adopted if it is approved by a majority of the members of the Board of Directors entitled to vote. In the event of a tie, the final decision shall be determined by the vote of the Chairman of the Board of Directors or another member of the Board of Directors authorized by the Chairman (in the Chairman's absence).	
13		9. A decision of the Board of Directors adopted through the collection of written opinions shall have the same validity as a decision adopted by the members of the Board of Directors at a duly convened and conducted meeting, provided that: a) It is approved in writing by a majority	10. A decision adopted through the collection of opinions from members of the BOD in writing or via electronic means shall have the same validity as a decision adopted at a meeting of the BOD.	

No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
		<p>of the members of the Board of Directors entitled to vote on the matter. In the event of a tie, the final decision shall be determined by the opinion of the Chairman of the Board of Directors or another member of the Board of Directors designated by the Chairman to preside over the opinion collection (in case the Chairman is absent and unable to submit his/her opinion);</p> <p>b) The number of members of the Board of Directors entitled to vote by written form satisfies the minimum quorum required to conduct a meeting of the Board of Directors.</p>		
14	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-HĐQT 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-HĐQT dated July 1, 2024 issued by the Board of Directors.	Revision of the effective date.
15	Entire document		Revision of cross-references and document formatting throughout the entire document.	To ensure alignment with the amended Charter and document formatting



No.	Reference	Current contents	Amended / supplemented contents	Reasons for amendment / supplementation
				standards as per LPBank's internal regulations.