

Ninh Binh, April 27, 2025

DRAFT

REGULATIONS

ORGANIZING THE 2025 ANNUAL GENERAL MEETING OF SHAREHOLDERS OF FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK

Pursuant to the Law on Credit Institutions 2024 and implementing documents;

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

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

CHAPTER I

GENERAL PROVISIONS

Article 1. Scope and applicable objects

1. This Regulation specifically stipulates the rights and obligations of shareholders, participants in the 2025 Annual General Meeting of Shareholders of Fortune Vietnam Joint Stock Commercial Bank (LPBank); conditions and procedures for conducting the 2025 Annual General Meeting of Shareholders (AGM).

2. These regulations shall apply to the organizing of the AGM of LPBank.

Article 2. Meeting Time

Time of the AGM: Starting from 09h00' on 27/04/2025 at Ninh Binh Legend Hotel, No. 177 Le Thai To Street, Xuan Thanh Urban Area, Ninh Binh City, Ninh Binh Province.

Article 3. Conditions for attending the Meeting

Shareholders of LPBank being registered in the list of shareholders recorded by the Vietnam Securities Depository and Clearing Corporation as of February 3, 2025 (closing date); or individual authorized by shareholders.

CHAPTER II

RIGHTS AND OBLIGATIONS OF SHAREHOLDERS, AUTHORIZED REPRESENTATIVES AND PARTICIPANTS

Article 4. Rights and obligations of shareholders/authorized representatives of shareholders at the AGM

1. Rights of shareholders/authorized representatives of shareholders (hereinafter referred to as "shareholders") to attend the AGM:

a) Discuss and elect members of the Board of Directors and the Board of Supervisors; vote on all matters under the authority of the AGM in accordance with the law and the Bank's Charter.

b) Be informed of the AGM agenda by the Organizing Committee.

c) Receive Voting Cards, Voting Ballots, and Election Ballots after completing registration with the Shareholder Eligibility Verification Committee.

2. Obligations of Shareholders at the AGM:

a) Individuals attending the AGM must bring their original identification documents (Citizen Identification Card/ID Card/Passport), a Power of Attorney, and a copy of the shareholder's identification document (for authorized representatives). For organizations, shareholders must provide a Power of Attorney or a document appointing a capital representative (for authorized representatives) along with a certified copy of the Enterprise Registration Certificate/Operating License/Establishment Decision to the Shareholder Eligibility Verification Committee for verification.

b) The authorization for attending the AGM must comply with the Bank's Charter.

c) An authorized representative attending the AGM is not allowed to delegate their authority to another person.

d) During the AGM, shareholders must follow the instructions of the Presidium, behave in a civil and respectful manner, and refrain from causing disorder or engaging in any actions that disrupt the Meeting.

e) During the AGM, attending shareholders must maintain confidentiality, properly use and safeguard meeting materials, and must not share any meeting documents outside the Meeting without the permission of the Chairman.

f) Shareholders attending the AGM must strictly comply with these Regulations. Any shareholder who violates these Regulations may, depending on the severity of the violation, be subject to disciplinary measures as decided by the Presidium or the Chairperson, in accordance with the law and the Bank's Charter. This may include being asked to leave the meeting venue or, in severe cases, having the matter referred to the competent state authorities for further action.

3. Shareholders who arrive at the AGM after the AGM has opened have the right to register and have the right to participate in the meeting, vote and elect immediately after registering with the Shareholder Eligibility Verification Committee. The Chairman is not

responsible for stopping the AGM to wait for latecomers to register and the validity of the contents voted on before will not be affected.

Article 5. Duties of the Presidium

1. The Presidium includes: The Chairman of the Board of Directors of LPBank as the Chairman of the AGM and other members appointed by the Chairman. When the Chairman of the Board of Directors is absent or unable to attend the meeting, he/she may authorize another member of the Board of Directors to act as the Chairman of the or the remaining members of the Board of Directors may elect one person as the Chairman of the AGM according to the majority principle; in case no one can be elected as the Chairman, the Head of the Board of Supervisory shall direct the AGM to elect the Chairman and the person with the highest number of votes shall act as the Chairman of the AGM.

2. Duties of the Presidium:

- a) Conduct the activities of the AGM according to the program approved by the AGM.
- b) Guide delegates and AGM discussion.
- c) Conclude on necessary issues for the AGM to vote and elect.
- d) Respond to shareholders on issues included in the agenda approved and voted on by the AGM .
- e) Resolve issues arising during the AGM.

3. The decision of the Presidium on the order and procedures for events arising outside the program of the AGM will be of the highest judgment.

4. The Chairman may adjourn the Meeting to another time and place without consulting the Meeting if he finds that:

- a) The venue of the AGM does not have sufficient comfortable seating for all attendees;
- b) The media at the venue of the AGM does not guarantee shareholders' participation in discussion and voting;
- c) There are people who obstruct, disrupt order, and risk making the AGM not be conducted fairly and legally;
- d) The maximum postponement time of the AGM shall not exceed 03 days from the date the AGM is scheduled to open.

Article 6. Duties of the Shareholder Eligibility Verification Committee

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

2. Shareholder Eligibility Verification Committee has the following duties :

a) Check the qualifications of shareholders attending the AGM; receive and check identification papers and other documents of shareholders attending the AGM.

b) Issue documents and Voting Cards, Voting Ballots, Election Ballots to shareholders.

c) Report to the AGM on the results of the verification of shareholders' qualifications to attend the AGM.

3. Board has the right to establish a support unit to fulfill the functions and tasks of the Board.

Article 7. Secretariat Duties

1. The AGM Chairman nominates one or several people to be the AGM Secretary. The Secretariat is responsible to the Presidium and the AGM for its duties.

2. Secretariat Duties

a) Honestly record the contents and developments of the AGM, the opinions discussed at the AGM, and the summary of the AGM Chairman.

b) Assist the Presidium in announcing draft documents, conclusions, resolutions of the AGM and notices of the Presidium sent to shareholders when requested.

c) Receive Questionnaires from shareholders.

d) Perform support tasks assigned by the Presidium.

Article 8. Duties of the Vote Counting Committee

1. The AGM votes to approve the Vote Counting Committee.

2. The Vote Counting Committee has the following duties:

a) Distribute and collect ballots; check and supervise shareholder voting.

b) Count votes.

c) Review and report to the Presidium on related issues.

d) Prepare and announce Vote Counting Report to the AGM.

e) Submit the Report and all Voting Ballots/Election Ballots to the Chairman.

3. Vote Counting Committee has the right to establish a support unit to complete the Committee's tasks.

CHAPTER III

PROCEDURES FOR CONDUCTING THE AGM

Article 9. Conditions for conducting the AGM

The meeting is convened when the number of shareholders attending the meeting represents more than 50% of total voting shares.

Article 10. Working principles of the AGM

1. Transparency, fairness, democracy.
2. Protection of shareholders' legal rights and interests.
3. Compliance with law, the Bank's Charter, and these Regulations.
4. Discussion at the AGM:

a) Shareholders may discuss at the General Meeting, the discussion shall only be carried out within the time specified in the AGM agenda and within the scope of the issues presented in the AGM agenda.

b) Shareholders send their opinions by writing the content on the Question Form (the Question Form will be sent by the Organizing Committee to shareholders when registering to attend the AGM or before the discussion) and send it to the Secretariat. The Secretariat will arrange the Question Forms in order of registration, or the Question Forms representing duplicate contents and forward them to the Presidium for response. Shareholders asking questions at the AGM must be concise, clear and the content of the question must be within the scope of the issues presented in the AGM agenda.

Article 11. Order at the AGM

1. AGM attendees must sit in the correct seats as instructed by the Organizing Committee;
2. Smoking is not allowed in the meeting room during the AGM;
3. Phones must be on silent mode (no ringer);
4. Do not film, take photos or record the meeting during the AGM without the consent of the Chairman (except for reporters and media invited to attend the AGM);
5. Other regulations as announced by the Presidium during the AGM.

Article 12. Approval of Voting and Election Resolutions of the AGM

1. Issues passed at the AGM must be approved by shareholders representing more than 50% (fifty percent) of the total number of votes of shareholders with voting rights attending the meeting, except for the cases specified in Clause 2 of this Article.

2. For resolutions concerning the following matters, approval must be obtained from shareholders representing more than 65% (sixty-five percent) of the total number of votes of shareholders with voting rights attending the AGM, including:

- a) Approving the plan to change the charter capital level; approving the plan to offer shares, including the type of shares and the number of new shares to be issued;

b) Approving investment, purchase, or sale decisions related to LPBank's fixed assets, where the estimated investment amount, purchase price, or original cost (in case of asset disposal) is equal to or exceeds 20% (twenty percent) of the charter capital as recorded in LPBank's latest audited financial statements;

c) Deciding on division, separation, consolidation, merger, conversion of legal form, dissolution, or requesting the Court to initiate bankruptcy proceedings for the Bank.

d) Other matters are specified in the Bank's Charter.

3. The elected members of the Board of Directors shall be determined based on the number of votes received, in descending order, starting from the candidate with the highest number of votes until the required number of members to be elected is fulfilled. Each elected candidate must obtain a minimum total number of votes representing more than 50% (fifty percent) of the total number of voting shares of all shareholders attending the AGM who vote in favor. Other specific cases shall be governed by the Voting and Election Rules.

Article 13. Minutes of the AGM

All contents of the AGM must be recorded in the Minutes of the AGM by the Secretariat. The Minutes of the AGM must be read and approved before the closing of the AGM and must be retained per regulation.

CHAPTER IV

OTHER PROVISIONS

Article 14. In case the AGM cannot be held as scheduled

1. In case the first meeting does not meet the conditions for holding it as prescribed in Article 9 of this Charter, the convening of the second meeting must be conducted within no more than 30 days from the expected date of holding the first meeting.

2. The second meeting of the AGM shall be conducted when the shareholders attending the meeting represent at least 33% (thirty-three percent) of the total number of voting shares or more.

3. In case the second meeting is not eligible to be conducted in accordance with Clause 2 of this Article, a third meeting shall be convened within 20 (twenty) days from the scheduled date of the second meeting. In this case, the third meeting of the AGM shall be conducted regardless of the number of shareholders attending the meeting and the total number of voting shares represented by the attending shareholders.

CHAPTER V
IMPLEMENTATION PROVISIONS

Article 15. Approval method

Shareholders/authorized persons approve this Charter by raising their Voting Cards.

Article 16. Terms of Use

1. These Regulations take effect immediately upon AGM approval.
2. All shareholders, participants, and relevant parties are responsible for strict compliance.

ON BEHALF OF THE AGM
CHAIRMAN