CÔNG TY CỔ PHẦN CHỨNG KHOÁN LPBANK

LPBANK SECURITIES JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM
---------------	**Independence – Freedom – Happiness**
No.: 01/2026/NQ-DHDCD	*Ho Chi Minh City, February 3, 2026*

RESOLUTION
OF THE GENERAL MEETING OF SHAREHOLDERS

THE GENERAL MEETING OF SHAREHOLDERS
OF LPBANK SECURITIES JOINT STOCK COMPANY

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020; the Law amending and supplementing a number of articles of the Law on Enterprises No. 76/2025/QH15 dated June 17, 2025, and its amending, supplementing, and guiding documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019; Law No. 56/2024/QH15 passed by the National Assembly on November 29, 2024 amending and supplementing a number of articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on the State Budget, the Law on Management and Use of Public Assets, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, the Law on Handling of Administrative Violations, and any amendments, supplements, or replacements applicable from time to time (the "Law on Securities");*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 by the Government detailing the implementation of a number of articles of the Law on Securities; Decree No. 245/2025/ND-CP dated September 11, 2025 by the Government amending and supplementing a number of articles of Decree No. 155/2020/ND-CP, and its amending, supplementing, and guiding documents;*
- *Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020 by the Ministry of Finance guiding a number of contents relating to securities offering and issuance, public tender offers, share repurchases, registration of public companies and deregistration of public company status, and its amending, supplementing, and guiding documents;*
- *Pursuant to Circular No. 121/2020/TT-BTC dated December 31, 2020 by the Ministry of Finance regulating the operations of securities companies and its amending, supplementing, and guiding documents;*
- *Pursuant to the current Charter of LPBank Securities Joint Stock Company (the "Charter");*
- *Pursuant to Resolution No. 160/2025/NQ-LPBS dated December 12, 2025 by the Board of Directors of LPBS approving the organization of shareholders' written opinions and other related Resolutions, Proposals and Documents regarding the Plan to increase charter capital through an initial public offering of shares;*
- *Pursuant to Vote Counting Minutes No. 01/2026/BBKP-DHDCD-LPBS dated February 3, 2026.*

HEREBY RESOLVES:

Article 1. To approve the charter capital increase plan through the initial public offering of shares and the initial issuance of shares to the public (the "Offering Plan") attached as the Appendix to this Resolution.

Article 2. To approve the registration, centralized depository and listing of shares:
The General Meeting of Shareholders ("GMS") approves that all shares of the Company shall be registered and centrally deposited with the Vietnam Securities Depository and Clearing Corporation ("VSDC") and listed on the Ho Chi Minh City Stock Exchange upon completion of the Offering in accordance with the Offering Plan and the laws on securities and the securities market in effect from time to time. In the event that, after completion of the Offering, the Company does not satisfy the listing conditions prescribed by the applicable laws, the Company undertakes to carry out the registration of trading of its Shares on the UPCoM trading system in accordance with applicable laws.

Article 3. To approve the maximum foreign ownership ratio of the Company:
The GMS approves the Company's maximum foreign ownership ratio of 100% and authorizes the Board of Directors ("BOD") to undertake all necessary actions to ensure that the Offering complies with regulations on foreign ownership limits, to complete the procedures for notifying the maximum foreign ownership ratio to the State Securities Commission of Vietnam and/or other competent authorities (if any), and to implement other contents set out in Proposal No. 09/2026/TTr-LPBS dated January 19, 2026 by the BOD.

Article 4. To approve the assignment and/or authorization to the BOD to approve and implement the tasks and procedures within the scope specified in the Offering Plan attached as the Appendix to this Resolution.

Article 5. To approve the amendments and supplements to the Company's Charter in accordance with Proposal No. 04/2026/TTr-LPBS dated January 16, 2026 by the BOD.

Article 6. To approve the promulgation of the new Internal Corporate Governance Regulations in accordance with Proposal No. 04/2026/TTr-LPBS dated January 16, 2026 by the BOD.

Article 7. To approve the amendments and supplements to the Operating Regulations of the Board of Directors in accordance with Proposal No. 04/2026/TTr-LPBS dated January 16, 2026 by the BOD.

Article 8. To approve the amendments and supplements to the Operating Regulations of the Board of Supervisors in accordance with Proposal No. 05/2026/TTr-LPBS dated January 16, 2026 by the Board of Supervisors.

Article 9. To approve the relocation of LPBS's Head Office in accordance with Proposal No. 06/2026/TTr-LPBS dated January 16, 2026 by the BOD.

Article 10. To approve the dismissal of members of the Board of Directors and approval of the number of members of the Board of Directors for the remaining period of 2023 – 2028 term, in accordance with Proposal No. 10/2026/TTr-LPBS dated January 19, 2026 by the BOD.

To dismiss 02 members of the BOD:

No.	Full name	Nationality	Citizen ID Card No.
1	Ms. Pham Thu Hang	Vietnamese	
2	Ms. Du Thi Hai Yen	Vietnamese	

To approve the number of members of the BOD at 08 (eight) members.

Article 11. To approve the list of nominees for election as members of the BOD and Independent Members of the BOD of LPBS for the remaining period of 2023 – 2028 term, in accordance with Proposal No. 16/2026/TTr-LPBS dated January 23, 2026 by the BOD.

Article 12. The General Meeting of Shareholders approves the results of the election of members of the Board of Directors for the 2023 - 2028 term as follows:
Cumulative voting method, total number of votes cast: 4,467,257,248 votes.

No.	Full name	Citizen ID Card No.	Number of votes
1	Nguyen Xuan Thai		1,116,814,312
2	Hoang Viet Anh		1,116,814,312

Mr. Nguyen Xuan Thai received 1,116,814,312 votes, representing 25% of the total votes cast. Mr. Nguyen Xuan Thai is hereby officially elected as a member of the BOD of the Company for the remaining period of 2023-2028 term, effective from the date of issuance of this GMS's Resolution.
Mr. Hoang Viet Anh received 1,116,814,312 votes, representing 25% of the total votes cast. Mr. Hoang Viet Anh is hereby officially elected as a member of the BOD of the Company for the remaining period of 2023-2028 term, effective from the date of issuance of this GMS's Resolution.

Article 13. The General Meeting of Shareholders approves the results of the election of Independent Members of the BOD for the 2023-2028 term as follows:

Cumulative voting method, total number of votes cast: 4,467,257,248 votes.

No.	Full name	Citizen ID Card No.	Number of votes
1	Phan Thanh Son		1,116,814,312
2	Pham Quang Hung		1,116,814,312

Mr. Phan Thanh Son received 1,116,814,312 votes, representing 25% of the total votes cast. Mr. Phan Thanh Son is hereby officially elected as an Independent Member of the BOD of the Company for the remaining period of 2023-2028 term, effective from the date of issuance of this GMS's Resolution.

Mr. Pham Quang Hung received 1,116,814,312 votes, representing 25% of the total votes cast. Mr. Pham Quang Hung is hereby officially elected as an Independent Member of the BOD of the Company for the remaining period of 2023-2028 term, effective from the date of issuance of this GMS's Resolution.

Article 14. This Resolution shall take effect as of the date of its signing. The members of the BOD, the Board of General Directors, Divisions, Departments and relevant personnel of the Company shall be responsible for implementing this Resolution./.

Recipients:

- *Shareholders;*
- *Members of the BOD and the BOS;*
- *General Director;*
- *Filed: Administration & HR Department and the Secretary of the BOD.*

FOR THE GENERAL MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF DIRECTORS
(Signed and Sealed)

LPBANK SECURITIES JOINT STOCK COMPANY
LICENSE NO.: 72 – JSC – SAI GON WARD – HO CHI MINH CITY

NGUYEN DUY KHOA

APPENDIX

INITIAL PUBLIC OFFERING PLAN OF SHARES OF LPBANK SECURITIES JOINT STOCK COMPANY

(Attached to the GMS's Resolution No. 01/2026/NQ-DHDCD)

This Offering Plan (the "**Offering Plan**") serves as the basis for the initial public offering of shares (the "Offering") of LPBank Securities Joint Stock Company ("LPBS"/"Company"/"Issuer"), in accordance with the following contents:

I. LEGAL BASIS

- The Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, the Law amending and supplementing a number of articles of the Law on Enterprises No. 76/2025/QH15 dated June 17, 2025, and any amendments, supplements, or replacements applicable from time to time (the "**Law on Enterprises**").
- The Law on Securities No. 54/2019/QH14 passed by the National Assembly on November 26, 2019; Law No. 56/2024/QH15 passed by the National Assembly on November 29, 2024 amending and supplementing a number of articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on the State Budget, the Law on Management and Use of Public Assets, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, the Law on Handling of Administrative Violations, and any amendments, supplements, or replacements applicable from time to time (the "**Law on Securities**").
- Decree No. 155/2020/ND-CP dated December 31, 2020 guiding the implementation of the Law on Securities No. 54/2019/QH14; Decree No. 245/2025/ND-CP dated September 11, 2025 by the Government amending and supplementing a number of articles of Decree No. 155/2020/ND-CP, and any amendments, supplements, or replacements applicable from time to time ("**Decree 155**").
- Circular No. 121/2020/TT-BTC dated December 31, 2020 by the Ministry of Finance regulating the operations of securities companies, and any amendments, supplements, or replacements applicable from time to time ("**Circular 121**").
- Circular No. 118/2020/TT-BTC dated December 31, 2020 by the Ministry of Finance guiding a number of contents relating to securities offering and issuance, public tender offers, share repurchases, registration of public companies and deregistration of public company status, and any amendments, supplements, or replacements applicable from time to time ("**Circular 118**").
- The Charter of LPBank Securities Joint Stock Company dated April 24, 2025 and the Appendix amending and supplementing the Charter dated December 8, 2025 (the "Charter").
- Based on the Company's actual circumstances.

II. OFFERING PLAN

1.	Name of the Issuer	: LPBank Securities Joint Stock Company
2.	Name of shares	: Shares of LPBank Securities Joint Stock Company
3.	Class of shares	: Ordinary shares
4.	Par value	: VND 10,000/share
5.	Charter capital before the Offering	: VND 12,668,000,000,000 *(Twelve trillion six hundred and sixty-eight billion Vietnamese Dong)*
6.	Number of shares before the Offering	:
-	Outstanding shares:	: 1,266,800,000 *(One billion two hundred sixty-six million and eight hundred thousand)* shares
-	Treasury shares	: 0 *(zero)* shares
7.	Proposed offering ratio	: Up to 11.19892643% of the total outstanding shares
8.	Maximum number of shares to be offered	: 141,868,000 (In words: *One hundred forty-one million eight hundred and sixty-eight thousand)* shares
9.	Total par value of the maximum shares to be offered	: VND 1,418,680,000,000 (In words: *One trillion four hundred eighteen billion six hundred and eighty million Vietnamese Dong*)
10.	Expected number of shares after the Offering	: Up to 1,408,668,000 (In words: *One billion four hundred eight million six hundred and sixty-eight thousand*) shares
11.	Expected charter capital after the Offering	: Up to VND 14,086,680,000,000 (In words: *Fourteen trillion eighty-six billion six hundred and eighty million Vietnamese Dong*)
12.	Offering method	: Initial public offering of shares
13.	Eligible investors	: The offering shall be made to domestic and foreign organizations and individuals wishing to purchase shares of LPBank Securities Joint Stock Company, provided that they are not prohibited from or restricted in purchasing shares under applicable laws, the Company's Charter and this Offering Plan.
14.	Offering price	: Authorize the Board of Directors ("BOD") to determine the offering price based on the Pricing Principles set out in Section 15 below and the prevailing market conditions in order to ensure the successful completion of the Offering.
15.	Pricing principles	: The offering price shall be determined based on the principle that it must not be lower than the book value per share of the Company as stated in the most recently disclosed quarterly Financial Statements.

16.	Share distribution method	: Shall be distributed through a distribution agent and/or by self-distribution. The General Meeting of Shareholders ("GMS") authorizes the BOD to determine the most appropriate distribution method in accordance with applicable laws and the Company's needs at the time of the issuance.
17.	Number of shares each investor may subscribe for	- The minimum subscription shall be 100 shares, and the maximum subscription shall not exceed 70,433,300 shares, with subscriptions required to be in multiples of 100 shares (being less than 5% of the Company's expected total number of shares after the Offering). - If the total subscribed volume exceeds the total number of shares offered, the Company shall allocate all offered shares to investors on a pro rata basis according to each investor's subscription ratio. The number of shares allocated to each investor shall be rounded down to the nearest whole share.
18.	Expected time of the offering	: The offering is expected to take place in 2026, after the State Securities Commission of Vietnam ("SSC") grants the Certificate of Registration for the Public Offering. The specific time of the offering shall be determined by the BOD in accordance with the Law on Securities and other applicable laws.
19.	Foreign ownership ratio compliance plan	: - The maximum foreign ownership ratio of the Company, as prescribed by applicable laws and approved by the GMS, is 100%. - The GMS authorizes the BOD to approve and implement the plan to ensure that the offering complies with the regulations governing the maximum foreign ownership ratio applicable to the Company.
20.	Plan for the disposal of unsubscribed shares	: - With respect to all shares remaining unsubscribed in the Offering (including shares for which no subscription is made by investors, shares subscribed for but not paid for by investors, and fractional shares), the GMS authorizes the BOD to continue offering such unsubscribed shares to investors in accordance with applicable laws. - In the event that the BOD conducts a subsequent offering of the unsubscribed shares, the GMS authorizes the BOD to (i) determine the eligibility criteria and the list of investors entitled to purchase such unsubscribed shares; and (ii) determine the offering price for such investors, provided that the offering price shall not be lower than the price offered to investors participating in the Offering. The unsubscribed

shares offered in the subsequent distribution shall be subject to a 1-year transfer restriction from the completion date of the Offering (being the date on which the collection of subscription proceeds from investors is completed), and shall comply with Article 42 of Decree No. 155 and the conditions prescribed under Article 195 of the Law on Enterprises, as well as relevant regulations of applicable laws.

- If, upon the expiry of the distribution period prescribed by law, including any extension thereof (if any), there remain shares that have not been distributed to other investors, the BOD shall cancel such unsubscribed shares and reduce the total number of shares offered to reflect the actual number of shares successfully distributed in the Offering.
- If the BOD resolves to distribute the unsubscribed shares in the Offering (including shares not subscribed for, shares subscribed for but unpaid, and fractional shares) to investors in the circumstances specified in Clause 3, Article 42 of Decree No. 155/2020/ND-CP dated December 31, 2020 by the Government, the GMS hereby approves that (i) such unsubscribed shares may be distributed to investors in the circumstances specified in Clause 3, Article 42 of Decree No. 155/2020/ND-CP; and (ii) investors purchasing such unsubscribed shares shall not be required to conduct a public tender offer under the Law on Securities where such purchase results in their ownership reaching or exceeding the ownership thresholds prescribed in Clause 1, Article 35 of the Law on Securities.

21. Transfer restrictions :

- All shares offered in the Offering (excluding any unsubscribed shares subsequently distributed by the BOD in accordance with Section 20. Plan for the disposal of unsubscribed shares) shall be freely transferable.
- Any unsubscribed shares in the Offering subsequently distributed by the BOD pursuant to Section 20. Plan for the disposal of unsubscribed shares shall be subject to a 1-year transfer restriction from the completion date of the Offering (being the date on which the collection of subscription proceeds from investors is completed).

22. Purpose of the offering

- The Issuer conducts the initial public offering of shares for the purposes of (i) raising additional capital to meet funding requirements for investment in valuable papers, customers' margin lending activities, proprietary trading activities, and

		other business activities specified in Chapter III of this Offering Plan; and (ii) becoming a public company and listing its shares on the Stock Exchange.
23.	Dilution	- As the number of outstanding shares will increase following the Offering, the following dilution risks may arise (i) dilution of earnings per share (EPS); (ii) dilution of the book value per share; and (iii) dilution of the ownership interests of existing shareholders who do not participate in the Offering.

III. PLAN FOR THE USE OF PROCEEDS FROM THE OFFERING

The total amount expected to be raised from the Offering (based on par value) is VND 1,418,680,000,000 *(One trillion four hundred eighteen billion six hundred and eighty million Vietnamese Dong)*, together with any share premium arising from the Offering, after deducting all costs and expenses relating to the Offering (including advisory fees, capital utilization audit fees, fees for the issuance of the Certificate of Registration for the Public Offering, etc.) * (the "Net proceeds from the Offering") are expected to be allocated for the Company's activities in accordance with the purposes of the Offering as follows:

No.	Purpose	Utilization plan *(% of proceeds from the Offering)*	Expected utilization period
1	Investment in marketable securities, including bonds, certificates of deposit, or deposit contracts.	50%	From the Second Quarter of 2026 to the Fourth Quarter of 2026
2	Supplementing capital for margin lending activities.	45%	From the Second Quarter of 2026 to the Fourth Quarter of 2026
3	Supplementing capital for proprietary trading activities and other activities, including: - Providing underwriting services for corporate bond and share issuances (subject to favorable market conditions and the Company's business plan). - Investment in information technology infrastructure and information security systems. - Acquisition of fixed assets. - Supplementing working capital to	5%	From the Second Quarter of 2026 to the Fourth Quarter of 2026

	support the Company's operations.		
	Total	**100%**	

** The costs and fees relating to the Offering may vary depending on the actual contracts entered into with third-party service providers and the schedule of fees and charges issued by the competent authorities at the time of the offering.*

Pending the utilization of funds for securities margin lending activities, such funds shall be invested in bonds and certificates of deposit to ensure the efficient use of capital.

In the event that the Company does not raise the full amount of funds as planned, the Net proceeds from the Offering shall be allocated in accordance with the proportions specified above and/or prioritized in the following order:

- Priority 1: Investment in marketable securities and/or supplementing capital for margin lending activities.
- Priority 2: Supplementing capital for proprietary trading activities and other activities.

Based on the allocation principles set out above and depending on the actual amount of proceeds raised by the Issuer from the Offering, the GMS authorizes and delegates to the BOD the authority to, based on the Company's actual circumstances, formulate a detailed capital utilization plan, determine the allocation of the Net proceeds from the Offering, establish the order of priority for the use of proceeds, and/or amend, supplement or adjust the capital utilization plan to suit the Company's business operations, while ensuring the maximum benefit of shareholders and compliance with applicable laws and the Company's Charter. In the event of any amendment or adjustment to the plan for the use of proceeds from the Offering, the BOD shall ensure compliance with Clause 2, Article 9 of Decree No. 155 and shall report such amendment or adjustment at the next meeting of the General Meeting of Shareholders.

IV. IMPLEMENTATION

1. Approval/consent of the Offering Plan in its entirety and the following matters:

- Approval of the increase in the Company's charter capital based on the actual results of the initial public offering of shares.
- Approval of the amendment to the provision on the Company's charter capital in the Charter to reflect the charter capital approved by the competent State authorities and the completion of other procedures relating to the above charter capital increase in accordance with the requirements of the competent State authorities.

2. The GMS approves/consents the delegation and/or authorization to the BOD, within the scope of the approved Offering Plan, to perform the following tasks:

a. Supplementation and amendment to the Offering Plan in accordance with the actual circumstances at the time of the Offering or as required by the competent authorities in order to successfully implement the initial public offering of Shares.

b. Negotiation and decision-making regarding matters relating to the Offering, including but not limited to the following tasks:

- Determining the specific time for implementation of the Offering Plan for submission to and approval/registration with the competent State authorities and for the actual implementation of the public offering of Shares;
- Approving the detailed Offering Plan, ensuring compliance with regulations on foreign ownership limits;
- Deciding on the implementation of the detailed Offering Plan, including the offering price, offering time, costs relating to the Offering, and other matters relating to the Offering;
- Selecting the advisor for preparation of the offering registration dossier (if any);
- Negotiating and deciding matters relating to the use of proceeds from the Offering, allocating the proceeds from the Share offering to the approved purposes and capital utilization plan, determining the implementation method, and amending the plan for the use of proceeds from the Offering in accordance with the Company's actual operating conditions at the time of the Offering, while ensuring compliance with applicable laws. In the event of any amendment to the capital utilization plan, the BOD shall report such amendment to the GMS at its next meeting;
- Deciding on the specific contents of, negotiating, executing and organizing the implementation of contracts, agreements, commitments and other documents relating to the Offering, including but not limited to the documents included in the registration dossier for the initial public offering of Shares in accordance with the Offering Plan and applicable laws;
- Deciding on amendments, supplements and explanations to the offering registration dossier as required by actual circumstances or at the request of the competent State authorities in order to implement the Offering Plan in the best interests of the shareholders and the Company and in compliance with applicable laws and the Charter.

c. Implementation of tasks relating to the registration of the initial public offering of Shares, including but not limited to the following tasks:

- Carrying out procedures relating to the registration of the Share offering;
- Working with and providing explanations to the State Securities Commission of Vietnam ("SSC"), competent State authorities and relevant organizations regarding the offering registration dossier and other matters relating to the registration of the Share offering;
- Deciding upon and carrying out any other tasks that the Company considers necessary for the successful registration of the Share offering with the SSC and the successful completion of the initial public offering of Shares.

d. Implementation of tasks relating to the public offering of Shares and the utilization of proceeds from the Offering:

- Selecting an appropriate time to implement the Offering Plan after obtaining approval from the SSC and other competent State authorities, while ensuring compliance with applicable laws;
- Deciding matters relating to the Offering, including but not limited to (i) determining the method for dealing with any unsubscribed Shares (if any); (ii) determining the eligibility

criteria and list of investors entitled to purchase such unsubscribed Shares; and (iii) determining the offering price for such investors, provided that such price shall not be lower than the offering price applicable to investors who registered to participate in the Offering;

- Carrying out the necessary procedures to report the Offering results to the SSC;
- Implementing the plan for the use of proceeds from the Offering in accordance with the approved purposes of the Offering, ensuring the interests of the shareholders and the Company, complying with applicable laws, and reporting the implementation to the GMS at its next meeting.

e. Implementation of necessary tasks relating to the change of the Company's charter capital after completion of the Offering, including but not limited to the following tasks:

- Amending and supplementing the Company's Establishment and Operation License;
- Amending the Company's Enterprise Registration Certificate and other relevant documents (if any);
- Amending and supplementing the provisions of the Charter relating to the new charter capital, the actual number of outstanding Shares and other relevant matters, and completing all procedures relating to the above charter capital increase with the competent State authorities and relevant organizations;

f. Implementation of tasks relating to the registration and centralized depository of the Shares at the VSDC and the listing or trading registration of the Shares on the Stock Exchange (the "Registration and Listing"), including but not limited to the following tasks:

- Deciding upon and executing all dossiers and documents to be submitted to the competent authorities/organizations in connection with the Registration and Listing in accordance with applicable laws;
- Working with and providing explanations to the competent authorities/organizations regarding the Registration and Listing dossiers and other matters relating to the Registration and Listing;
- Deciding upon and carrying out any other tasks that the BOD considers necessary for the successful completion of the Registration and Listing.

g. In addition to the above authorizations, the BOD is fully authorized to decide upon and implement (i) any other necessary tasks and procedures to ensure the successful completion of the Offering; (ii) the procedures for notifying the Company's maximum foreign ownership ratio in accordance with applicable laws; (iii) the Registration and Listing procedures; and (iv) any tasks and procedures arising during the implementation of the Offering, the Registration and Listing, and other related procedures to ensure the successful offering and listing of the Shares.

The GMS authorizes/delegates the Chairman of the BOD and/or the General Director of the Company and/or the Company's legal representative to execute and finalize all documents, contracts and other papers required in connection with the implementation of the foregoing tasks and procedures.

The BOD is further authorized to re-delegate to the Chairman of the BOD and/or the General Director the authority to proactively decide upon, issue the necessary dossiers and documents, and organize the implementation of part or all of the tasks set out above.