CÔNG TY CỔ PHẦN CHỨNG KHOÁN LPBANK

LPBANK SECURITIES JOINT STOCK COMPANY

REPORT ON THE USE OF PROCEEDS FROM THE SHARE ISSUANCE FOR INCREASE OF CHARTER CAPITAL FROM VND 3,888 BILLION TO VND 12,668 BILLION

(AUDITED)

January 2026

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REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of LPBank Securities Joint Stock Company (hereinafter referred to as the "Company") hereby submits this Report together with the audited Report on the Use of Proceeds from the Share Issuance for Increase of Charter Capital from VND 3,888 billion to VND 12,668 billion (hereinafter referred to as the "Report on the Use of Proceeds").

BOARD OF DIRECTORS, BOARD OF SUPERVISORS AND BOARD OF GENERAL DIRECTORS

The members of the Board of Directors, the Board of Supervisors and the Board of General Directors of the Company from September 8, 2025 to the date of this Report on the Use of Proceeds are as follows:

Board of Directors

Full name	Position	Date of appointment/dismissal
Mr. Nguyen Duy Khoa	Chairman	Appointed on February 12, 2025
Ms. Vu Thanh Hue	Vice Chairwoman	Appointed on December 9, 2023
Ms. Du Thi Hai Yen	Member	Appointed on April 26, 2024
Ms. Pham Thu Hang	Member	Appointed on April 26, 2024
Ms. Nguyen Thi Kieu Anh	Member	Dismissed on December 8, 2025
Ms. Tran Thi Thu Huong	Member	Appointed on December 8, 2025
Mr. Hoang Duy Hien	Member	Appointed on December 26, 2024

Board of General Directors and Chief Accountant

Full name	Position	Date of appointment/dismissal
Mr. Nguyen Duy Khoa	General Director	Dismissed on January 22, 2026
Mr. Hoang Viet Anh	General Director	Appointed on January 22, 2026
	Deputy General Director	From May 5, 2025 to January 21, 2026
Mr. Hoang Cong Nguyen Vu	Deputy General Director	Dismissed on March 16, 2025
Mr. Hoang Cong Nguyen Vu	Chief Executive Director of the Operations Division	Appointed on July 1, 2025
Ms. Nguyen Thi Ngan	Chief Accountant	Appointed on October 28, 2025

Board of Supervisors

Full name	Position	Date of appointment/dismissal
Mr. Bui Le Quang	Head of the Board of Supervisors	Appointed on April 26, 2024
Ms. Bui Thi Thanh Nhan	Member	Appointed on April 26, 2023
Mr. Nguyen Bao Lam	Member	Appointed on April 26, 2024

AUDITOR

The accompanying Report on the Use of Proceeds has been audited by UHY Auditing and Consulting Company Limited.

REPORT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

LEGAL REPRESENTATIVE

The legal representative of the Company as at the date of this Report is Mr. Nguyen Duy Khoa - Chairman of the Board of Directors.

Mr. Nguyen Duy Khoa has authorized Mr. Hoang Viet Anh - General Director, to sign this Report under the Power of Attorney No. 05/2026/UQ-LPBS dated January 22, 2026.

RESPONSIBILITIES OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors is responsible for preparing the Report to present honestly and fairly, in all material respects, the use of proceeds from the Share Issuance for Increase of Charter Capital from VND 3,888 billion to VND 12,668 billion, in accordance with the approved purposes for the use of proceeds under the share issuance plan. In preparing this Report, the Company is required to comply fully with the Law on Enterprises, the Resolutions of the General Meeting of Shareholders, the Board of Directors, and other relevant legal documents. In preparing the Report on the Use of Proceeds, the Board of General Directors is required to:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates in a reasonable and prudent manner;
- State whether applicable accounting principles have been complied with and disclose and explain any material differences in the Report on the Use of Proceeds;
- Prepare the Report on the Use of Proceeds on a going concern basis unless it is inappropriate to presume that the Company will continue its business operations; and
- Design and implement an effective internal control system for the preparation and presentation of the Report on the Use of Proceeds from the Share Issuance for Increase of Charter Capital from VND 3,888 billion to VND 12,668 billion.

The Board of General Directors confirms that the Company has complied with the above requirements in the preparation and presentation of the Report on the Use of Proceeds from the Share Issuance for Increase of Charter Capital from VND 3,888 billion to VND 12,668 billion.

The Board of General Directors is also responsible for ensuring that the accounting records are properly maintained to fairly reflect the Company's funds at any time and that this Report complies with the basis of accounting described in Note II.1 – Basis for preparation of the Report on the Use of Proceeds. The Board of General Directors is also responsible for safeguarding the Company's funds and, accordingly, for taking appropriate measures to prevent and detect fraud and other irregularities.

EVENTS ARISING AFTER THE USE OF PROCEEDS

The Board of General Directors confirms that, from the date on which the use of proceeds was completed to the date of this Report, no unusual events have occurred that have a material impact requiring adjustment to or disclosure in the Company's Report on the Use of Proceeds.

REPORT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

DISCLOSURE OF THE BOARD OF GENERAL DIRECTORS

In the opinion of the Board of General Directors, the accompanying Report on the Use of Proceeds, set out on pages 7 to 15, presents honestly and fairly, in all material respects, the use of proceeds from the Share Issuance for Increase of Charter Capital from VND 3,888 billion to VND 12,668 billion, and confirms that the proceeds have been used for their approved purposes and in accordance with the basis of accounting described in Note II.1 – Basis for preparation of the Report on the Use of Proceeds.

For and on behalf of the Board of General Directors,
(Signed and Sealed)

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

Mr. Hoang Viet Anh
General Director
Ho Chi Minh City, January 26, 2026

UHY AUDITING AND CONSULTING COMPANY LIMITED
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No.: 33/2026/UHY-BCKT

INDEPENDENT AUDITOR'S REPORT

(On the Report on the Use of Proceeds from the Share Issuance for Increase of Charter Capital from VND 3,888 billion to VND 12,668 billion of LPBank Securities Joint Stock Company)

To: **The Shareholders, the Board of Directors and the Board of General Directors of LPBank Securities Joint Stock Company**

We have audited the Report on the Use of Proceeds from the Share Issuance for Increase of Charter Capital from VND 3,888 billion to VND 12,668 billion (hereinafter referred to as the "Report on the Use of Proceeds") of LPBank Securities Joint Stock Company (hereinafter referred to as the "Company"), prepared on January 26, 2026 and presented from pages 7 to 14. The Report on the Use of Proceeds comprises the Report on the Use of Proceeds and the Notes to the Report on the Use of Proceeds. The Report on the Use of Proceeds has been prepared by the Company's Board of General Directors in accordance with the accounting basis presented in Note II.1 - Basis for preparation of the Report on the Use of Proceeds.

Responsibilities of the Board of General Directors

The Board of General Directors is responsible for the preparation and fair presentation of the Report on the Use of Proceeds and for such internal control as the Board of General Directors determines is necessary to enable the preparation and presentation of the Report on the Use of Proceeds that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibilities

Our responsibility is to express an opinion on the Report on the Use of Proceeds based on our audit. We conducted our audit in accordance with the Vietnamese Standards on Auditing. Those standards require us to comply with standards and regulations on professional ethnics and plan and perform the audit to obtain reasonable assurance about whether the Report on the Use of Proceeds is prepared and presented in accordance with the accounting basis presented in Note II.1 - Basis for preparation of the Report on the Use of Proceeds.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on the Use of Proceeds. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Report on the Use of Proceeds, whether due to fraud or error. In making those risk assessments, the auditor considers the Company's internal control relevant to the preparation of the Report on the Use of Proceeds in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of General Directors, as well as evaluating the overall presentation of the Report on the Use of Proceeds.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

Auditor's Opinion

In our opinion, the Report on the Use of Proceeds has reflected honestly and fairly, in all material respects, the use of the proceeds from the share issuance for increase of charter capital from VND 3,888 billion to VND 12,668 billion of LPBank Securities Joint Stock Company, in accordance with the accounting basis presented in Note II.1 - Basis for preparation of the Report on the Use of Proceeds.

Accounting Basis

Without qualifying our opinion, we draw users' attention to Note I.4 - Purpose of Preparation of the Report in the Notes to the Report on the Use of Proceeds. The Report on the Use of Proceeds has been prepared for the purpose of completing the application dossier for the Company's initial public offering of shares, the application dossier for listing, and satisfying the requirements of the competent State authorities in accordance with the prevailing laws. Therefore, this Report on the Use of Proceeds is not suitable for other purposes.

(Signed and Sealed)

UHY AUDITING AND CONSULTING COMPANY LIMITED ENTERPRISE REGISTRATION NO.: 0102021062 – HANOI CITY	*(Signed and full name)*

Pham Gia Dat	**Nguyen Van Hai**
Deputy General Director	**Auditor**
Audit Practicing Registration Certificate No.: 0798-2023-112-1	Audit Practicing Registration Certificate No.: 1395-2023-112-1

For and on behalf of
UHY AUDITING AND CONSULTING COMPANY LIMITED
Hanoi, January 26, 2026

REPORT ON THE USE OF PROCEEDS
(from the share issuance for the increase of charter capital from VND 3,888 billion to VND 12,668 billion)

<table>
<tr><th>No.</th><th>Purpose of use of proceeds</th><th>Allocation ratio according to the use of proceeds plan (%)</th><th>Actual utilization ratio (%)</th><th>Actual amount used (VND)</th></tr>
<tr><td>1</td><td>Investment in marketable securities such as bonds and certificates of deposit.</td><td>60%</td><td>60%</td><td>5,268,000,000,000</td></tr>
<tr><td>2</td><td>Supplementing capital for margin lending activities.</td><td>30%</td><td>30%</td><td>2,634,000,000,000</td></tr>
<tr><td rowspan="7">3</td><td>Supplementing capital for underwriting activities and other activities.</td><td rowspan="7">10%</td><td rowspan="7">10%</td><td rowspan="7">878,000,000,000</td></tr>
<tr><td>Providing underwriting services for corporate bond and share issuances (subject to favorable market conditions and the Company’s business plan).</td></tr>
<tr><td>Investment in information technology infrastructure and information security systems.</td></tr>
<tr><td>Acquisition of fixed assets.</td></tr>
<tr><td>Conducting proprietary trading of shares.</td></tr>
<tr><td>Expanding the branch network in provinces and cities in accordance with the Company's business plan (including Ho Chi Minh City, Can Tho, Hai Phong and other provinces and cities).</td></tr>
<tr><td>Supplementing working capital to support the Company’s operations.</td></tr>
<tr><td></td><td>Total</td><td>100%</td><td>100%</td><td>8,780,000,000,000</td></tr>
</table>

REPORT ON THE USE OF PROCEEDS (CONTINUED)
(from the share issuance for the increase of charter capital from VND 3,888 billion to VND 12,668 billion)

(i) Resolution No. 04/2025/NQ-DHDCD dated April 24, 2025 by the Annual General Meeting of Shareholders 2025 of LPBank Securities Joint Stock Company ("LPBS")

Resolution No. 61/2025/NQ-HDQT dated June 5, 2025 by the Board of Directors of LPBank Securities Joint Stock Company approving the detailed Plan for the offering of shares to existing shareholders to increase the charter capital.

Resolution No. 99/2025/NQ-HDQT dated July 31, 2025 by the Board of Directors of LPBank Securities Joint Stock Company approving the clarification of the use of proceeds under the share offering plan to existing shareholders

Ho Chi Minh City, January 26, 2026

Prepared by	Chief Accountant	General Director
(Signed and full name)	*(Signed and full name)*	*(Signed and Sealed)*
		LPBANK SECURITIES JOINT STOCK COMPANY LICENSE NO.: 72 – JSC – SAIGON WARD – HO CHI MINH CITY
Tran Nhat Duy	**Nguyen Thi Ngan**	**Hoang Viet Anh**

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE ISSUANCE FOR THE INCREASE OF CHARTER CAPITAL FROM VND 3,888 BILLION TO VND 12,668 BILLION (CONTINUED)

(These notes form an integral part of and should be read in conjunction with the Report on the Use of Proceeds)

I. OVERVIEW OF LPBANK SECURITIES JOINT STOCK COMPANY

1. FORM OF CAPITAL OWNERSHIP

LPBank Securities Joint Stock Company (formerly Lien Viet Securities Joint Stock Company, which was renamed from Viettranimex Securities Joint Stock Company) was established and operates in Vietnam under License No. 104/UBCK-GP issued by the State Securities Commission of Vietnam on February 12, 2009, and Enterprise Registration Certificate No. 03093120292029 issued by the Ho Chi Minh City Department of Planning and Investment on February 12, 2009.

During the course of its operations, the Company has obtained 17 amendments to its licenses. The latest amendments comprise the Amended License for Establishment and Operation of Securities Business No. 118/GPDC-UBCK, issued by the State Securities Commission of Vietnam on October 29, 2025, and the 20th amended Enterprise Registration Certificate No. 0309312029, issued by the Ho Chi Minh City Department of Finance on November 14, 2025.

The Company's head office is located at 3rd Floor, Office Building, No. 43–45–47 Nguyen Thi Minh Khai Street, Saigon Ward, Ho Chi Minh City, Vietnam.

2. BUSINESS ACTIVITIES

The Company operates in the securities sector.

The Company's principal activities include securities brokerage; financial advisory and securities investment advisory services; proprietary trading; securities underwriting; securities depository services; and other business activities as permitted by the laws applicable to securities companies.

3. CORPORATE STRUCTURE

As at the date of this Report, the Company has 03 branches: Hanoi Branch, Da Nang Branch, and Cat Linh Branch.

4. PURPOSE OF THE REPORT

The Report on the Use of Proceeds from the share issuance for the increase of charter capital from VND 3,888 billion to VND 12,668 billion of LPBank Securities Joint Stock Company has been prepared for the purpose of completing the application dossier for the Company's initial public offering of shares, the application dossier for listing, and satisfying the requirements of the competent State authorities in accordance with the prevailing laws. Accordingly, this Report on the Use of Proceeds may not be suitable for any other purpose.

II. BASIS FOR PREPARATION OF THE REPORT ON THE USE OF PROCEEDS

1. Basis for preparation of the Report on the Use of Proceeds

The Report on the Use of Proceeds from the share issuance for the increase of charter capital from VND 3,888 billion to VND 12,668 billion is prepared based on the actual expenditure principle and forms part of the Company's total cash outflows:

- In accordance with the purposes of use of proceeds approved by the General Meeting of Shareholders and the Board of Directors of the Company;

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE ISSUANCE FOR THE INCREASE OF CHARTER CAPITAL FROM VND 3,888 BILLION TO VND 12,668 BILLION (CONTINUED)
(These notes form an integral part of and should be read in conjunction with the Report on the Use of Proceeds)

- The use of proceeds is calculated based on the date of the first actual disbursement.

2. Currency used

The currency used for the preparation and presentation of this report is Vietnamese Dong (VND).

III. INFORMATION ON THE SHARE ISSUANCE FOR THE INCREASE OF CHARTER CAPITAL FROM VND 3,888 BILLION TO VND 12,668 BILLION

1. Relevant Legal Documents:

- Resolution No. 38/2025/NQ-HDQT dated April 21, 2025 by the Board of Directors approving the revision and supplementation of the meeting materials for the Annual General Meeting of Shareholders 2025 of LPBank Securities Joint Stock Company.
- Resolution No. 04/2025/NQ-DHDCD dated April 24, 2025 by the Annual General Meeting of Shareholders 2025 of LPBank Securities Joint Stock Company.
- Resolution No. 61/2025/NQ-HDQT dated June 5, 2025 by the Board of Directors approving the detailed Plan for the offering of shares to existing shareholders to increase the charter capital of LPBank Securities Joint Stock Company.
- Resolution No. 62/2025/NQ-HDQT dated June 5, 2025 by the Board of Directors approving the implementation of the Plan for the offering of shares to existing shareholders to increase charter capital in 2025, approving the blocked bank account for receiving subscription proceeds from the share offering, and approving the application dossier for the offering of shares to existing shareholders to increase the charter capital 2025 of LPBank Securities Joint Stock Company.
- Resolution No. 90/2025/NQ-HDQT dated July 23, 2025 by the Board of Directors approving the change of the blocked bank account for receiving subscription proceeds from the share offering and the application dossier for the offering of shares to existing shareholders to increase the charter capital 2025 of LPBank Securities Joint Stock Company.
- Resolution No. 99/2025/NQ-HDQT dated July 31, 2025 by the Board of Directors of LPBank Securities Joint Stock Company approving the clarification of the use of proceeds under the share offering plan to existing shareholders issued together with Resolution No. 04/2025/NQ-DHDCD dated April 24, 2025.
- Resolution No. 128a/2025/NQ-HDQT dated October 14, 2025 by the Board of Directors approving transactions with insiders and related persons of insiders.
- Resolution No. 129/2025/NQ-HDQT dated October 15, 2025 by the Board of Directors of LPBank Securities Joint Stock Company approving the preliminary results of the share offering and the plan for the disposal of unsubscribed shares resulting from existing shareholders declining their pre-emptive rights and fractional shares.
- Resolution No. 130/2025/NQ-HDQT dated October 15, 2025 by the Board of Directors of LPBank Securities Joint Stock Company approving the results of the offering of shares to existing shareholders.
- Report No. 175/2025/BC-LPBS dated October 15, 2025 on the results of the offering of shares to existing shareholders of LPBank Securities Joint Stock Company.
- Document No. 6413/UBCK-QLKD dated October 16, 2025 by the State Securities Commission of Vietnam regarding the receipt of documents reporting the results of the offering of shares to existing shareholders.
- Amended License for Establishment and Operation of a Securities Company No. 118/GPDC-UBCK, issued by the State Securities Commission of Vietnam on October 29, 2025.

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE ISSUANCE FOR THE INCREASE OF CHARTER CAPITAL FROM VND 3,888 BILLION TO VND 12,668 BILLION (CONTINUED)

(These notes form an integral part of and should be read in conjunction with the Report on the Use of Proceeds)

- Enterprise Registration Certificate No. 0309312029, initially issued on February 12, 2009, as amended for the 20th time on November 14, 2025, by the Ho Chi Minh City Department of Planning and Investment.
- Other documents of LPBank Securities Joint Stock Company relating to the issuance of shares to existing shareholders.

2. Information on the share issuance:

Name of share	:	Shares of LPBank Securities Joint Stock Company
Class of share	:	Ordinary shares
Number of shares offered	:	878,000,000 shares
Offering price	:	VND 10,000/share
Transfer restriction period	:	The number of re-distributed shares is subject to a transfer restriction period of one year from the ending date of the offering.
Total expected proceeds	:	VND 8,780,000,000,000
Distribution method	:	Through the exercise of rights to purchase shares offered to existing shareholders whose names are included in the list of shareholders as at the record date of September 8, 2025.
Subscription and payment period	:	From September 15, 2025 to October 15, 2025
Right transfer period	:	From September 15, 2025 to October 10, 2025
Offering completion date	:	October 15, 2025

3. Offering results:

Total number of successfully offered shares: 878,000,000 shares, including:

- Number of shares offered to existing shareholders: 875,400,326 shares.
- Number of undistributed shares subsequently offered to shareholders: 2,599,674 shares to 01 shareholder, including:
  + Number of shares for which shareholders declined their pre-emptive purchase rights: 2,599,477 shares
  + Number of fractional shares: 197 shares
- Number of shares subject to a one-year transfer restriction: 2,599,674 shares.
- Bank for opening the account to receive proceeds from the offering: Vietnam International Commercial Joint Stock Bank – Transaction Office
- Account number: 078608907

Total proceeds from the offering: VND 8,780,000,000,000

Total net proceeds from the offering: VND 8,780,000,000,000

4. Plan for Use of Proceeds:

Proposal No. 59A/2025/TTr-LPBS dated April 21, 2025 by the Board of Directors, enclosed with the Plan for the offering of shares to existing shareholders for the increase of charter capital in 2025.

Proposal No. 78/2025/TTr-LPBS dated May 21, 2025 by the Chairman of the Board of Directors of LPBS on the approval of the detailed Plan for the offering of shares to existing shareholders for the increase of charter capital.

Resolution No. 61/2025/NQ-HDQT dated June 5, 2025 by the Board of Directors of LPBank Securities Joint Stock Company approving the detailed Plan for the offering of shares to existing shareholders to increase the charter capital, in Section 3. Plan for the use of proceeds from the offering, specifically:

- Allocating 60% of the proceeds from the offering to invest in marketable securities, such as bonds and certificates of deposit;
- Allocating 30% of the proceeds from the offering to supplement capital sources for margin lending activities;
- Allocating 10% of the proceeds from the offering to supplement capital sources for underwriting activities and other activities.

Resolution No. 99/2025/NQ-HDQT dated July 31, 2025 by the Board of Directors of LPBank Securities Joint Stock Company approving the clarification of the use of proceeds under the share offering plan to existing shareholders issued together with Resolution No. 04/2025/NQ-DHDCD, with the following contents:

"**Article 1.** Approval of the clarification of the purpose of use of proceeds under the plan for the offering of shares to existing shareholders issued together with Resolution No. 04/2025/NQ-DHDCD dated April 24, 2025. Accordingly, the content: '10% of the proceeds from the offering shall be used to supplement capital sources for underwriting activities and other activities' shall be clarified to include the following operations:

- 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.
- Conducting proprietary trading of shares.
- Expanding the branch network in provinces and cities in accordance with the Company's business plan (including Ho Chi Minh City, Can Tho, Hai Phong and other provinces and cities).
- Supplementing working capital to support the Company's operations."

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE ISSUANCE FOR THE INCREASE OF CHARTER CAPITAL FROM VND 3,888 BILLION TO VND 12,668 BILLION (CONTINUED)
(These notes form an integral part of and should be read in conjunction with the Report on the Use of Proceeds)

IV. USE OF PROCEEDS FROM THE SHARE ISSUANCE

Unit: VND

No.	Purpose of use	Planned use	Actual use	Expected disbursement period	Actual disbursement period	Note
1	Investment in marketable securities, including bonds, certificates of deposit, or deposit contracts.	**5,268,000,000,000**	**5,268,000,000,000**	2025 - 2026	From October 20, 2025 to November 7, 2025	(1)
2	Supplementing capital for margin lending activities.	**2,634,000,000,000**	**2,634,000,000,000**	2025 - 2026	From October 17, 2025 to November 6, 2025	(2)
3	Supplementing capital for proprietary trading activities and other activities. - 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. - Conducting proprietary trading of shares. - Expanding the branch network in provinces and cities in accordance with the Company's business plan (including Ho Chi Minh City, Can Tho, Hai Phong and other provinces and cities). - Supplementing working capital to support the Company's operations.	**878,000,000,000**	**878,000,000,000**	2025 - 2026	From October 23, 2025 to November 12, 2025	(3)
	Total	**8,780,000,000,000**	**8,780,000,000,000**			

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE ISSUANCE FOR THE INCREASE OF CHARTER CAPITAL FROM VND 3,888 BILLION TO VND 12,668 BILLION (CONTINUED)

(These notes form an integral part of and should be read in conjunction with the Report on the Use of Proceeds)

IV. USE OF PROCEEDS FROM THE SHARE ISSUANCE (CONTINUED)

(1) The total value of investment transactions in marketable securities, such as bonds and certificates of deposit, is: VND 5,268,000,000,000.

Payments for bond purchase and sale transactions; Contracts for the purchase and sale of marketable securities; and marketable securities transfer contracts in the amount of VND 5,268,000,000,000 from the proceeds of the share offering.

(2) The total value of transactions supplementing capital sources for margin lending activities is: VND 2,634,000,000,000.

Disbursement for margin lending was made in accordance with the Margin Trading Transaction Process issued together with Resolution No. 33/2024/QD-LPBS dated April 12, 2024 of the General Director of LPBank Securities Joint Stock Company.

(3) The total value of transactions supplementing capital sources for underwriting activities and other activities is: VND 878,000,000,000.

Disbursement was made for the Company's proprietary trading activities in accordance with the Securities Proprietary Investment Process issued together with Decision No. 74/2025/QD-LPBS dated July 14, 2025 of LPBank Securities Joint Stock Company and the Securities Transaction Clearing and Settlement Process issued together with Decision No. 44B/2025/QD-LPBS dated May 27, 2025 of LPBank Securities Joint Stock Company.

Ho Chi Minh City, January 26, 2026

Prepared by	Chief Accountant	General Director
(Signed and full name)	*(Signed and full name)*	*(Signed and Sealed)*
		LPBANK SECURITIES JOINT STOCK COMPANY LICENSE NO.: 72 – JSC – SAIGON WARD – HO CHI MINH CITY
Tran Nhat Duy	**Nguyen Thi Ngan**	**Hoang Viet Anh**