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LPBANK SECURITIES JOINT STOCK COMPANY

(Incorporated in the Socialist Republic of Vietnam)

REVIEWED FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

LPBANK SECURITIES JOINT STOCK COMPANY
4th Floor, Office Building, No. 257 Dien Bien Phu Street
Xuan Hoa Ward, Ho Chi Minh City, Vietnam

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LPBANK SECURITIES JOINT STOCK COMPANY
4th Floor, Office Building, No. 257 Dien Bien Phu Street
Xuan Hoa Ward, Ho Chi Minh City, Vietnam

STATEMENT OF CHIEF EXECUTIVE OFFICER

The Chief Executive Officer of LPBank Securities Joint Stock Company (the "Company") presents this report together with the Company's financial safety ratio report as at 30 June 2026.

BOARD OF DIRECTORS, BOARD OF SUPERVISORS AND CHIEF EXECUTIVE OFFICER

The members of the Board of Directors, Board of Supervisors and Chief Executive Officer of the Company during the period and to the date of this report are as follows:

Board of Directors	
Mr. Nguyen Duy Khoa	Chairman (appointed on 12 February 2025)
Ms. Vu Thanh Hue	Vice Chairwoman (appointed on 9 December 2023)
Mr. Hoang Duy Hien	Member (appointed on 26 December 2024)
Ms. Tran Thi Thu Huong	Member (appointed on 8 December 2025)
Mr. Nguyen Xuan Thai	Member (appointed on 3 February 2026)
Mr. Hoang Viet Anh	Member (appointed on 3 February 2026)
Mr. Phan Thanh Son	Member (appointed on 3 February 2026)
Ms. Pham Thi Duyen	Member (appointed on 18 June 2026)
Mr. Pham Quang Hung	Member (appointed on 3 February 2026, resigned on 18 June 2026)
Ms. Pham Thu Hang	Member (appointed on 26 April 2024, resigned on 3 February 2026)
Ms. Du Thi Hai Yen	Member (appointed on 26 April 2024, resigned on 3 February 2026)
Chief Executive Officer	
Mr. Hoang Viet Anh	Chief Executive Officer (appointed on 22 January 2026)
Board of Supervisors	
Mr. Bui Le Quang	Head of the Board of Supervisors (appointed on 26 April 2024)
Ms. Bui Thi Thanh Nhan	Member (appointed on 26 April 2023)
Mr. Nguyen Bao Lam	Member (appointed on 26 April 2024)

THE CHIEF EXECUTIVE OFFICER' STATEMENT OF RESPONSIBILITY

The Chief Executive Officer of the Company is responsible for the preparation and presentation of the financial safety ratio report in accordance with Circular No. 91/2020/TT-BTC of the Ministry of Finance on 13 November 2020 ("Circular 91") on financial safety ratios and actions against securities trading organizations that fail to achieve the required financial safety ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC on 29 October 2025 of the Ministry of Finance ("Circular 102"), and is responsible for such internal controls as the Chief Executive Officer determines necessary to enable the preparation and presentation of the financial safety ratio report that is free from material misstatement, whether due to fraud or error.

S.G.P: 48 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN LPBANK
P. XUÂN HÒA - T.P HỒ CHÍ MINH

Hoang Viet Anh
Chief Executive Officer
(According to Authorization Decision No. 05/2026/UQ-LPBS dated 22 January 2026 issued by the Chairman of the Board of Directors)

03 August 2026

LPBank Securities Joint Stock Company
No: /BC-

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

FINANCIAL SAFETY RATIO REPORT

As at 30 June 2026

To: The State Securities Commission

We hereby confirm:

- The report is prepared on the basis of updated statistics at the reporting date and in accordance with regulations of Circular No. 91/2020/TT-BTC of the Ministry of Finance on 13 November 2020 on financial safety ratios and actions against securities trading organizations that fail to meet the required financial safety ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC of the Ministry of Finance on 29 October 2025;
- Subsequent events after the date of this report that can have effects on the financial position of the Company will be updated in the next reporting period;
- We bear full legal responsibility for the accuracy and truthfulness of the contents of this report.

S.G.P: 48 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN LPBANK
P. XUÂN HÒA - T.P HỒ CHÍ MINH

Nguyen Thi Ngan **Chief Accountant**	Hoang Anh Vu **Head of Internal Control Department**	Hoang Viet Anh **Chief Executive Officer** *(According to Authorization Decision No. 05/2026/UQ-LPBS dated 22 January 2026 issued by the Chairman of the Board of Directors)*

03 August 2026

Deloitte.

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No.: 0129 /VN1A-HN-BC

REPORT ON REVIEW OF THE FINANCIAL SAFETY RATIO REPORT

To: The Shareholders
LPBank Securities Joint Stock Company

We have reviewed the accompanying financial safety ratio report at 30 June 2026 (the "Financial Safety Ratio Report") of LPBank Securities Joint Stock Company (the "Company"), which was prepared on 03 August 2026 as set out from page 05 to page 30. The accompanying Financial Safety Ratio Report has been prepared in accordance with the requirements of Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance ("Circular 91") on financial safety ratios and action against securities trading institutions that fail to achieve the financial safety ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance ("Circular 102").

The Chief Executive Officer's Responsibility

The Chief Executive Officer of the Company is responsible for the preparation and presentation of the financial safety ratio report in accordance with Circular 91 of the Ministry of Finance on financial safety ratios and actions against securities-trading organizations that fail to achieve the financial safety ratios, as amended and supplemented by Circular 102, and is responsible for such internal controls that the Board of Executive Officers determines as necessary to enable that the preparation of financial safety ratio report is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on the accompanying interim financial safety ratio report based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements (VSRE) 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial safety ratio report consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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REPORT ON REVIEW OF THE FINANCIAL SAFETY RATIO REPORT (Continued)

Auditor's Conclusion

Based on our review, the financial safety ratio report presents fairly, in all material respects, the financial safety ratio of the Company as at 30 June 2026, in accordance with the requirements relating to the preparation and presentation of the financial safety ratio report as stipulated in Circular 91 of the Ministry of Finance on financial safety ratios and action against securities trading institutions that fail to achieve the financial safety ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance.

Basis of preparation and restriction on use of Financial Safety Ratio Report

The financial safety ratio report describes the significant policies of preparing the financial safety ratio report. This financial safety ratio report is prepared for the Company to comply with the requirements of the competent State agencies as prescribed in Circular 91 of the Ministry of Finance on financial safety ratios and action against securities trading institutions that fail to achieve the financial safety ratios, as amended and supplemented by Circular 102. As a result, this financial safety ratio report may not be suitable for other purposes.

M.S.D.N: 0100112500-C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN DELOITTE VIỆT NAM
THÀNH PHỐ HÀ NỘI

Khuc Thi Lan Anh
Audit Partner
Audit Practising Registration
Certificate No. 0036-2023-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

03 August 2026
Hanoi, S.R. Vietnam

SUMMARY OF RISK VALUE AND LIQUID CAPITAL

As at 30 June 2026

Unit: VND

No.	Items	Notes	30 June 2026
1	Total exposures to market risk	4	1,656,080,458,190
2	Total exposures to settlement risk	5	473,767,424,159
3	Total exposures to operational risk	6	279,397,321,600
4	**Total exposures to risks (4=1+2+3)**		**2,409,245,203,949**
5	**Liquid capital**	**7**	**17,615,375,253,709**
6	**Capital liquidity ratio (6=5/4)**		**731.16%**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN LPBANK
S.G.P: 48 - C.T.C.P
P. XUÂN HÒA - T.P HỒ CHÍ MINH

Nguyen Thi Ngan	Hoang Anh Vu	Hoang Viet Anh
Chief Accountant	**Head of Internal Control Department**	**Chief Executive Officer** *(According to Authorization Decision No. 05/2026/UQ-LPBS dated 22 January 2026 issued by the Chairman of the Board of Directors)*

03 August 2026

NOTES TO THE FINANCIAL SAFETY RATIO REPORT

These notes are an integral part of and should be read in conjunction with the accompanying financial safety ratio report

1. GENERAL INFORMATION

Capital ownership

LPBank Securities Joint Stock Company (initially Lien Viet Securities Joint Stock Company which was renamed from Viettranimex Securities Joint Stock Company) is a joint stock company established and operating in Vietnam under License No. 104/UBCK-GP issued by the State Securities Commission on 12 February 2009 and the Enterprise Registration Certificate No. 0309312029 dated 12 February 2009 issued by the Department of Planning and Investment (currently known as Department of Finance of Ho Chi Minh City).

The Company operates under the latest amended License No. 79/GPĐC-UBCK dated 26 June 2026 and Enterprise Registration Certificate No. 0309312029, with the 22nd amendment on 08 July 2026.

The total number of employees of the Company as at 30 June 2026 was 454 people (as at 31 December 2025: 314 people).

The Company has its head office located on the 4th Floor, Office Building, No. 257 Dien Bien Phu Street Xuan Hoa Ward, Ho Chi Minh City, Vietnam. As at the date of this report, the Company has (03) three branches: Hanoi Branch, Da Nang Branch and Cat Linh Branch.

As at 30 June 2026, the charter capital was VND 14,086,680,000,000 (as at 31 December 2025: VND 12,668,000,000,000),

Operating industry and principal activities

The Company operates in the securities sector.

The principal activities of the Company are securities brokerage; proprietary trading; securities investment advisory services; financial advisory services; securities depository services; margin lending for listed securities; and other operations in accordance with legal regulations applicable to securities companies.

Normal business cycle

The Company's normal business cycle is carried out for a time period of 12 months or less.

2. BASIC OF PREPARATION, USE PURPOSE AND FINANCIAL YEAR

Basis and purpose of preparing financial safety ratio report

The accompanying financial safety ratio report is prepared and presented in accordance with Circular No. 91/2020/TT-BTC dated 13 November 2020 of the Ministry of Finance ("Circular 91") on financial safety ratios and actions against securities trading institutions that fail to achieve the financial safety ratios, as amended and supplemented by Circular No. 102/2025/TT-BTC dated 29 October 2025 of the Ministry of Finance ("Circular 102"), and other relevant prevailing regulations in Vietnam. This financial safety ratio report is prepared on the basis of the Company's financial data as at the reporting date. This report is intended solely for submission to the competent State agencies.

Accounting period

The Company's financial year begins on 01 January and ends on 31 December.

3. SUMMARY OF SIGNIFICANT POLICIES FOR THE PREPARATION OF FINANCIAL SAFETY RATIO REPORT

The significant accounting policies, which have been adopted by the Company in the preparation of this financial safety ratio report, are as follows:

Capital liquidity ratio

Capital liquidity ratio of the Company is determined under Circular 91 as follows:

$$\textit{Capital liquidity ratio} = \frac{\textit{Liquid capital x 100\%}}{\textit{Total exposures to risks}}$$

In which, total exposures to risks are the sum of exposures to market risk, settlement risk, and operational risk.

Liquid capital

Liquid capital is the equity that can be converted into cash within ninety (90) days. Liquid capital shall be adjusted to increase or decrease in accordance with the instructions in Articles 5 and 7 of Circular 91 (as amended and supplemented by Circular 102).

Exposures to Market risk

Exposures to market risk are equivalent to the potential losses which may be incurred when the market value of the assets owned and expected to be owned by the Company according to underwriting commitments fluctuates in an adverse direction. Exposures to market risk are determined in accordance with Circular 91 (as amended and supplemented by Circular 102) as follows:

Exposures to market risk = Net position x Asset price x Market risk coefficient

Net position

Net position of a security at a specific time is the net quantity of securities currently held by the Company, after deducting the number of lent securities, security protected by call warrant or future contract and adding the number of securities borrowed in accordance with prevailing regulations.

The Company do not determine exposures to market risk for the following assets and securities:

- Treasury shares;
- Securities issued by the Company's related parties;
- Restricted securities with the remaining restriction period of more than ninety (90) days from the date of the financial safety ratio report;
- Bonds, debts instruments, valuable papers in the money market at maturity; and
- Securities that have been hedged by put warrants or futures contracts; put warrants and put options used to hedge for underlying securities.

Asset price

Asset prices are determined according to the valuation principles specified in Circular 91 (as amended and supplemented by Circular 102) as follows:

No.	Class of assets	Valuation principle in market
Cash and cash equivalent, money market instruments		
1.	Cash (VND)	The cash balance at the calculation date
2.	Foreign currency	The value converted into VND at the exchange rate at credit institutions permitted to trade in foreign exchange is calculated at the date of calculation.
3.	Term deposits	Deposit value plus unpaid interest up to the date of calculation
4.	Treasury bills, bank drafts, commercial bills, transferable certificates of deposit, bonds and discounted money market instruments	Purchase price plus accrued interest as at the date of calculation
Bonds		
5.	Listed bonds	- The average quoted price on the trading system at the Stock Exchange of ordinary trading at the last trading day plus accrued interest from the latest coupon payment date to the trading date (if the quoted price does not include accrued interest); - In case the bonds have not been traded for more than fifteen (15) days prior to the valuation date or have been delisted, the value shall be the highest of the followings: + The price of the most recent calculation period but not exceeding ninety (90) days prior to the valuation date, plus accrued interest; + Acquisition cost plus accrued interest; + Face value plus accrued interest; + Price determined according to the internal valuation method of the securities institution, including accrued interest.
6.	Unlisted bonds	– The average quoted price of the bonds on the trading system at the Stock Exchange on the most recent trading day, plus accrued interest from the latest coupon payment date to the trading date (if the average quoted price does not include accrued interest). - In cases where the bonds have not been centrally traded on the Stock Exchange, or the bonds have not been traded for more than fifteen (15) days prior to the valuation date, or the bonds have been deregistered from trading, the value shall be the highest of the following: + The price of the most recent calculation period, but not exceeding ninety (90) days prior to the valuation date, plus accrued interest; + Acquisition cost plus accrued interest; + Face value plus accrued interest;

No.	Class of assets	Valuation principle in market
		+ Price determined in accordance with the internal regulations of the securities institution, including accrued interest.
Shares		
7.	Listed shares	- Quoted closing prices (or other corresponding term as stipulated in the Stock Exchange's regulations) of the latest trading day prior to the date of calculation; - In case there is no transaction for more than fifteen (15) days prior to the calculation date, or the securities have been delisted, the value shall be the highest of the followings: + Book value; + Acquisition cost; + Price determined in accordance with the internal valuation regulations of the securities institution.
8.	Shares of public companies which have been registered for trading on the unlisted public company market (UPCoM)	- Quoted closing prices (or other corresponding term as stipulated in the Stock Exchange's regulations) of the latest trading day prior to the date of calculation; - In case there is no transaction for more than fifteen (15) days prior to the calculation date, or the securities have been delisted, the value shall be the highest of the followings: + Book value; + Acquisition cost; + Price determined in accordance with the internal valuation regulations of the securities institution.
9.	Shares which are registered or deposited but has not been listed or registered for trading	- The average quoted prices from at least three (03) securities companies which are not related parties of Company on the latest trading day prior to the calculation date. - If there are not enough quotations from at least three (03) securities companies, the value of shares is the highest of the following: + Quoted prices; + Value determined in the latest reporting period; + Book value; + Acquisition cost; + Price determined by the securities-trading organizations' internal valuation methods.
10.	Suspended, delisted or cancelled shares	The value of shares is the highest of the following: + The price of the most recent calculation period, but not exceeding ninety (90) days prior to the valuation date; + Book value; + Face value; + Price determined by the securities-trading organizations' internal valuation methods.

No.	Class of assets	Valuation principle in market
11.	Shares of organizations under dissolution or bankruptcy	80% of the liquidation value of such shares (the share value announced by the dissolved or bankrupted organization or the book value) at the latest balance sheet date, or the price determined by the securities-trading organizations' internal valuation methods.
12.	Other shares or capital contributions	The value of shares is the highest of the following: + Book value; + Acquisition cost/value of capital contribution; + Price determined by the securities-trading organizations' internal valuation methods.
Funds/Shares of securities investment companies		
13.	Listed public fund certificates / Shares of public investment companies	- Quoted closing prices (or other corresponding term stipulated in the Stock Exchange's regulations) of the latest trading day prior to the valuation date; - In case there is no transaction for more than fifteen (15) days prior to the valuation date, or the securities are delisted due to transfer between Stock Exchanges, the value shall be the highest of the following: + Net asset value per fund certificate/share disclosed in accordance with regulations on the latest date prior to the valuation date; + Acquisition cost; + Price determined in accordance with the securities-trading institution's internal valuation regulations.
14.	Member fund/ Open-ended fund/Shares of a privately issued securities investment company	Net asset value (NAV) per unit of contributed capital/unit of fund certificate/share at the latest reporting period before the calculation date.
15.	Unlisted public fund certificates	Net asset value (NAV) per unit of contributed capital/unit of fund certificate/share at the latest reporting period before the calculation date.
16.	Others	According to the internal regulations of the securities trading organization.
Fixed asset		
17.	Land use rights	The value is determined by the independent valuation organization selected by the securities trading organization
18.	Buildings and structures including Construction in progress	The value is determined by the independent valuation entity selected by the securities trading organization/Accumulated construction in progress.
19.	Equipment, machinery, transportation means, etc.	Carrying amount of assets
20.	Others	The value is determined by the independent valuation organization selected by the securities trading organization.

No.	Class of assets	Valuation principle in market
Other securities		
21.	Covered warrants issued by the Company	- Closing price of the latest trading day prior to the calculation date; - Acquisition cost (in case of unlisted secured warrants).
22.	Shares listed on foreign markets	- Price (in foreign currency) x exchange rate at the date of calculation - Closing price of the latest trading day prior to the calculation date; - In case there is no transaction for more than fifteen (15) days prior to the valuation date, the value shall be the highest of the following: + Book value; + Acquisition cost; + Price determined by the securities-trading organizations' internal valuation methods.

Market risk coefficient

Market risk coefficient is determined for each asset item in accordance with Circular 91 (as amended and supplemented by Circular 102) and is presented in Note 4.

Supplemental exposures to market risk

Exposures to market risk of each asset as determined in accordance with the above regulations are increasingly adjusted in case that the Company over invests in these assets, except for the securities under issuance underwriting contract in the form of firm commitment, Government bonds and bonds guaranteed by the Government. The exposures to market risk will be increased in accordance with following principles:

- An increase by 10% if the total value of the investment in securities or capital contribution in an entity accounts for more than 10% to 15% of the owners' equity of the securities company;
- An increase by 20% if the total value of the investment in securities or capital contribution in an entity accounts for more than 15% to 25% of the owners' equity of the securities company;
- An increase by 30% if the total value of the investment in securities or capital contribution in an entity accounts for more than 25% of the owners' equity of the securities company.

Dividends, coupons, preference right of shares (if any) or interest of deposits, cash equivalents, negotiable instruments and valuable papers shall be added to the value of asset for the purpose of determining the exposures to market risk.

The exposures to market risk for not fully-distributed securities during the distribution period and whose trading price is lower than the underwriting price from underwriting contracts in the form of a firm commitment is determined by the following formula:

$$\text{Exposures to market risk} = (Q_0 \times P_0 - V_c) \times R \times \left(r + \frac{(P_0 - P_1)}{P_0} \times 100\%\right)$$

In which:

Q_0: is the remaining undistributed securities or distributed securities for which payment has not been paid.

P_0 : is underwriting prices.

Vc: is value of secured asset (if any)

R : issuance risk coefficient

r : market risk coefficient

P_1: is the transaction price

Settlement risk coefficient

The settlement risk value is the value equivalent to a loss likely to be incurred when the counterparty is unable to pay on time or transfer assets on time as committed. The settlement risk value is determined at the end of the trading day of contracts and transactions as follows:

The settlement risk value before the payment term for receiving the transfer of securities, cash and liquidating the contract is determined as follows:

The settlement risk value before the payment term	=	*Counterparty Settlement risk coefficient*	*x*	*Value of potential payment risk assets*

The above principle of determining the settlement risk value before the payment term applies to the following contracts:

- Term deposits at credit institutions, loans to other organizations and individuals;
- Security borrowing agreement in accordance with the regulations of law;
- The securities sale contract contains a commitment to repurchase securities in accordance with the law and regulations;
- The securities purchase contract contains a commitment to resell securities in accordance with the law and regulations;
- Buying on margin contract in accordance with the law and regulations;
- Firmly-committed underwriting contracts in the form of commitment signed with other institutions in a syndicated underwriting contract in which the Company is the principal underwriter;
- Receivables from customers in securities trading activities;
- Receivables from mature bonds, valuable papers, mature debt instruments that have not yet been paid;
- The overdue transferred asset, including securities in the business activities of securities trading organizations, securities of customers in securities brokerage activities; and
- Receivables from debt and assets trading with partners other than Vietnam Asset Management Company (VAMC), and Vietnam Debt and Asset Trading Company (DATC).

For overdue receivables, securities that have not been transferred on time, including securities, uncollected cash from the above contracts, the exposures to settlement risk is determined according to the following principle:

Exposures to settlement risk = *Settlement risk coefficient by time* x *Value of assets exposed to settlement risk*

The settlement risk coefficient by partners specified in Circular 102 is as follows:

No.	Payment partners for securities trading organizations	Settlement risk coefficient
1.	Governments, government-guaranteed issuers, and central banks of OECD countries; People's Committees of provinces and cities under the central government	0%
2.	Stock Exchange, Securities Depository	0.8%
3.	Credit institutions, financial institutions, securities trading organizations established in OECD countries and having credit ratings that meet other conditions according to internal regulations of securities trading organizations	3.2%
4.	Credit institutions, financial institutions, securities trading organizations established in OECD countries and having credit ratings that fail to meet other conditions according to internal regulations of securities trading organizations	4.8%
5.	Credit institutions, financial institutions, securities trading organizations established and operating in Vietnam	6%
6.	Other organizations and individuals	8%

The settlement risk coefficient by time is specified in Circular 91 as follows:

STT	Overdue time for payment, transfer of securities	Risk coefficient
1.	0 - 15 days after the date of payment, transfer of securities	16%
2.	16 - 30 days after the date of payment, transfer of securities	32%
3.	31 - 60 days after the date of payment, transfer of securities	48%
4.	60 days or more after the date of payment, transfer of securities	100%

Settlement/transfer period of securities according to regulations on derivative securities (for derivative securities) is T+2 (for listed securities), T+1 (for listed bonds); T+n (for transactions outside the official trading system within n days under agreement of both parties).

Value of assets exposed to settlement risk

Value of assets exposed to settlement risk in borrowing activities, securities lending, margin transactions, repo transactions

No.	Transaction type	Value of assets exposed to settlement risk
1.	Term deposits, certificates of deposit, unsecured loans	Total outstanding balance of deposit accounts, certificates of deposits, total loan value, total value of the contract, transaction plus dividends, interests, rights (for securities) or interests from deposits, loans, fees (for credit granting)
2.	Securities lending	Max {(Market value of the contract - Collateral value (if any)),0}
3.	Securities borrowing	Max {(Collateral value - Market value of the contract),0}
4.	Securities purchase contract with a resale commitment	Max {(Contract value based on purchase price - Market value of the contract x (1- Market risk coefficient)),0}
5.	Securities sale contract with repurchase commitment	Max {(Market value of the contract x (1 - Market risk coefficient) - Contract value based on selling price),0}
6.	Buying on margin contracts (loans to customers to purchase securities)/ Other economic agreements with the similar nature	Max {(Outstanding balance - Collateral value), 0}

Outstanding loan balance includes outstanding principal, interest and other fees.

In case the value of collaterals does not have any reference price in the market, its value is determined by the internal methods of the securities-trading organizations.

Value of assets exposed to settlement risk in securities trading

No,	Period	Value of assets exposed to settlement risk
A - For sales of securities (seller is the securities-trading organizations or its customers under the securities brokerage activities		
1.	Before the settlement date	0
2.	After the settlement date	Market value of the contract (if market value is less than trading value)
		0 (if market value is greater than trading value)
B - For purchase of securities (buyer is the securities-trading organizations or its customers)		
1.	Before the securities transfer date	0
2.	After the securities transfer date	Market value of the contract (if market value is less than trading value)
		0 (if market value is greater than trading value)

Settlement/transfer period of securities is T+2 (for listed securities), T+1 (for listed bonds); or T+n (for transactions outside the official trading system within n days under agreement of both parties).

Value of assets exposed to settlement risk for receivables, bonds, debt instruments at maturity: is the value of receivables calculated based on face value, plus accrued interest, related costs and less cash previously received (if any).

Decreases to value of assets exposed to settlement risk

The Company shall deduct the value of collaterals provided by partners or customers when determining the value of assets exposed to settlement risk as prescribed in Clause 1, Article 10 of Circular 91 (as amended and supplemented by Circular 102), if such contracts and transactions fully satisfy the following conditions:

a) Counterparties or customers secure their obligations using collaterals being cash, cash equivalents, valuable papers, negotiable instruments on the money market, securities listed and registered on the Stock Exchange, Government bonds, bonds guaranteed by the Ministry of Finance;

b) The securities-trading organization has rights to control, manage, use, and transfer collaterals if counterparties fail to make sufficient and timely payments as agreed in the contracts,

Value of assets subjected to deduction is determined as follows:

Collateral value = Quantity of asset x Asset price x (1 – Market risk coefficient)

The value of assets is determined in accordance with the principles prescribed in Circular 91 (as amended and supplemented by Circular 102), as presented in Note 3.

The market risk coefficient is determined in accordance with the provisions of Circular 91 (as amended and supplemented by Circular 102), as presented in Note 4.

Supplemental exposures to settlement risk

Exposures to settlement risk are increasingly adjusted in the following cases:

a) Increased by 10% if the total borrowing from an organization, an individual and a group of related organizations/individuals (if any) accounts for more than 10% to 15% of the owners' equity;

b) Increased by 20% if the value of borrowing from an organization, an individual and a group of related organizations/individuals (if any) accounts for more than 15% to 25% of the owners' equity;

c) Increased by 30% if the value borrowing from an organization, an individual and a group of related organizations/individuals (if any) accounts for more than 25% of the owners' equity.

Exposures to operational risk

Exposures to operational risk are the potential losses which may occur due to technical errors, system errors and operational processes, human errors during task performance, or due to the lack of capital resulting from expenses, losses arising from investment activities, or other objective reasons.

Exposures to operational risk of the securities-trading organizations is determined at the higher of 25% of the securities trading organizations' operating expenses within twelve (12) consecutive months up to the month before reporting date and 20% of the Company's minimum charter capital for business operations as regulated by law.

The Company's operating expenses are determined from total expenses incurred in the period less:

a) Depreciation and amortization expenses;
b) Utilization/reversal of provision for impairment of short-term financial assets and collaterals;
c) Utilization/reversal of provision for impairment of long-term financial assets;
d) Utilization/reversal of provision for impairment of receivables;
e) Utilization/reversal of provision for impairment of other current assets;
f) Loss from revaluation of financial assets at fair value through profit and loss ("FVTPL");
g) Interest expenses.
h) Expenses arising from the revaluation of outstanding warrants payable;
i) Unrealized foreign exchange gain or loss;
k) Financial expenses and other non-cash expenses incurred in the securities company's business activities.

LPBANK SECURITIES JOINT STOCK COMPANY
NOTES TO FINANCIAL SAFETY RATIO REPORT (Continued)

4. MARKET RISK VALUE

Unit: VND

Investment items		*Risk coefficient %*	*Scale of risk*	*Exposure to risk*
		(1)	(2)	(3)= (1)x(2)
I. Cash and cash equivalents, monetary market instruments				
1.	Cash (VND)	0%	258,698,201,482	-
2.	Cash equivalents and term deposits	0%	-	-
3.	Valuable papers, transferable instruments in the money market, certificate of deposit	0%	11,498,891,188,113	-
II. DEBT SECURITIES				
Government bonds				
4.	Zero-coupon Government bonds	0%	-	-
5.	Coupon Government bonds		-	-
5.1	Government bonds (include treasury bond and construction bond previously issued), Government bonds of OECD countries or guaranteed by the Government or the Central Bank of the OECD countries, bonds issued by international institutions such as IBRD, ADB, IADB, AFDB, EIB, EBRD and local government bonds	3%	-	-
Bonds of credit institutions				
6.	Bonds of credit institutions with remaining maturity of less than 1 year, including convertible bonds	0%	-	-
	Bonds of credit institutions with remaining maturity of 1 to under 3 years, including convertible bonds	3%	-	-
	Bonds of credit institutions with remaining maturity of 3 to under 5 years, including convertible bonds	5%	-	-
	Bonds of credit institutions with remaining maturity of 5 years or more, including convertible bonds	10%	3,264,509,926,890	326,450,992,689
Listed corporate bonds				
7.	Listed bonds having remaining maturity of less than 1 year, including convertible bonds	0%	-	-
	Listed bonds having remaining maturity of 1 to under 3 years, including convertible bonds	5%	128,616,493,151	6,430,824,658
	Listed bonds having remaining maturity of 1 to under 5 years, including convertible bonds	10%	-	-
	Listed bonds having remaining maturity of 5 years or more, including convertible bonds	15%	-	-

Investment items		*Risk coefficient %*	*Scale of risk*	*Exposure to risk*
		(1)	(2)	(3)= (1)x(2)
Unlisted corporate bonds				
8.	Unlisted bonds issued by listed company having remaining maturity of less than 1 year, including convertible bonds	5%	-	-
	Unlisted bonds issued by listed company having remaining maturity of 1 to under 3 years, including convertible bonds	10%	3,481,088,493,150	348,108,849,315
	Unlisted bonds issued by listed company having remaining maturity of 3 to under 5 years, including convertible bonds	20%	-	-
	Unlisted bonds issued by listed company having remaining maturity of 5 years or more, including convertible bonds	25%	-	-
	Unlisted bonds issued by other company having remaining maturity of less than 1 year, including convertible bonds	15%	-	-
	Unlisted bonds issued by other company having remaining maturity of 1 to under 3 years, including convertible bonds	20%	-	-
	Unlisted bonds issued by other company having remaining maturity of 3 to under 5 years, including convertible bonds	30%	-	-
	Unlisted bonds having issued by other company remaining maturity of 5 years or more, including convertible bond	35%	-	-
	List the credit ratings of the bonds/issuers (with details for each bond/issuer): - Specify the credit rating agency, the announcement date of the credit rating, and the rating assigned to the bond/issuer		6,874,214,913,191	408,077,306,881
	Vietnam Bank for Agriculture and Rural Development (rated Ba2 by Moody's Ratings as of 22 January 2026)	10%	530,855,452,055	53,085,545,206
	Joint Stock Commercial Bank for Investment and Development of Vietnam (rated Ba2 by Moody's Ratings as of 22 January 2026)	10%	504,345,890,411	50,434,589,041
	Ho Chi Minh City Development Joint Stock Commercial Bank (rated A by FiinRatings as of 29 March 2026).	5%	1,021,747,945	51,087,397
	Fortune Vietnam Joint Stock Commercial Bank (rated A+ by VIS Rating as of 8 May 2026).	5%	2,079,181,612,046	103,959,080,602

Investment items		*Risk coefficient %*	*Scale of risk*	*Exposure to risk*
		(1)	(2)	(3)= (1)x(2)
	Saigon – Hanoi Joint Stock Commercial Bank (rated BB- by Fitch Ratings as of 22 April 2025.	10%	149,105,224,434	14,910,522,443
	Becamex IDC Corp. (rated A by VIS Rating as of 1 August 2025).	5%	371,899,452,055	18,594,972,603
	VinFast Production and Trading Joint Stock Company (rated BB+ by Saigon Ratings as of 15 February 2026).	10%	103,024,657,534	10,302,465,753
	BAF Vietnam Agriculture Joint Stock Company (rated A by Saigon Ratings as of 03 October 2025).	5%	128,616,493,151	6,430,824,658
	Can Gio Tourism Urban Joint Stock Company (rated AA- by Saigon Ratings as of 19 June 2026)	5%	2,505,136,986,300	125,256,849,315
	Green City Development Joint Stock Company (rated A+ by Saigon Ratings as of 19 June 2026)	5%	501,027,397,260	25,051,369,863
III. Shares				
9.	Common shares and preferred shares of entities listed on the Stock Exchange	10%	4,551,206,754,748	455,120,675,475
10.	Ordinary shares, preferred shares of unlisted public entities registered for trading through UpCom system	20%	-	-
11.	Ordinary shares, preferred shares of public entities registered for depository, but not yet listed or registered for trading; shares under IPO	30%	-	-
IV. Certificates of securities investment funds				
12.	Public funds, including public securities investment companies	10%	101,407,961,382	10,140,796,138
13.	Member funds	50%	-	-
14.	Private securities investment companies	30%		
V. Restricted securities trading				
15.	Securities subject to warning	35%	-	-
16.	Securities under control	40%	-	-
17.	Securities under trading suspension or restriction	60%	-	-
18.	Securities subject to trading halt	70%	-	-
19.	Securities subject to delisting or trading cancellation	80%	-	-

VI. Derivative securities				
20.	Stock index futures contracts	8%	-	-
Calculation: Exposure to risk = Max {((Settled price at the end of the day - Value of securities to fulfil future contractual obligations) x risk coefficient of futures contracts - Margin value (The contribution to the clearing fund for the open position of the securities company)),0} Settle price at the end of the day Closing price x Open volume				
21.	Government bond futures contracts	3%	-	-
Calculation: Exposure to risk = Max (((Settled price at the end of the day - Value of securities to fulfil future contractual obligations) x risk coefficient of futures contracts - Margin value (The contribution to the clearing fund for the open position of securities company)),0} Settled price at the end of the day = Closing price x Open volume				
VII. Other securities				
22.	Shares listed in foreign markets included in the benchmark as stated in Appendix VIII	25%	-	-
23.	Shares listed in foreign markets not included in the benchmark Appendix VIII	100%	-	-
24.	Covered warrants listed on Ho Chi Minh Stock Exchange	8%	-	-
25.	Arbitrage transactions	2%	-	-
26.	Shares, capital contribution and other securities	80%	2,880,000,000	2,304,000,000
29.	Covered warrants issued by securities companies			
	Calculation method: Market risk value = Max {[((P$_0$ × Q$_0$ / k) − (P$_1$ × Q$_1$)) × r − MD], 0}			
30.	Securities held for hedging covered warrants issued by the securities company (where the covered warrants are out of the money)	10%	83,763,815,200	8,376,381,520
31.	Positive difference between the value of underlying securities held for hedging and the value of underlying securities required for hedging covered warrants	10%	8,100,294,100	810,029,410
				90,260,602,104
VIII. Increase in exposures to settlement risk (if any) (determined on the basis of equity with full provisions made)				
No.	**Items**	**Settlement risk coefficient**	**Scale of risk**	**Exposures to settlement risk**
1.	Fortune Vietnam Joint Stock Commercial Bank	20%	326,046,161,205	65,209,232,241
2.	Can Gio Tourist City Corporation	10%	250,513,698,630	25,051,369,863
A. TOTAL EXPOSURES TO MARKET RISK (A=I+II+III+IV+V+VI+VII+VIII)				**1,656,080,458,190**

5. SETTLEMENT RISK VALUE

	Exposures to risk
	VND
Risk of undue items (Note 5.1)	399,913,132,916
Supplemental exposures to settlement risk (Note 5.2)	5,747,264,308
Risks arising from advances, and other contracts and transactions (Note 5.3)	29,238,129
Increase in exposures to settlement risk (Note 5.4)	68,077,788,806
Total exposures to settlement risk	**473,767,424,159**

5.1. Risk of undue items

Types of transactions / Risk coefficient (%)	Exposures to risk (VND)						Total exposures to risk
	0%	0.8%	3.2%	4.8%	6%	8%	
	(1)	(2)	(3)	(4)	(5)	(6)	
Term deposits, certificates of deposits, unsecured loans, receivables from securities trading activities and operations and other items exposed to settlement risk	-	3,958,373,036	-	-	377,190,891,753	18,763,868,127	399,913,132,916
Financial assets lending/Agreements of similar nature	-	-	-	-	-	-	-
Financial assets borrowing/ Agreements of similar nature	-	-	-	-	-	-	-
Reverse repurchases agreements/Agreements of similar nature	-	-	-	-	-	-	-
Repurchase agreements/Agreements of similar nature	-	-	-	-	-	-	-
Margin Lending Agreements (Loans to Clients for Securities Purchases)/Other Arrangements with Similar Economic Substance	-	-	-	-	-	-	-
TOTAL EXPOSURES TO SETTLEMENT RISK OF UNDUE ITEMS							**399,913,132,916**

Details of settlement risk coefficient by partners are determined as follows:

No.	Company's payment partner	Settlement risk coefficient (%)
1.	Government, issuers guaranteed by the Government, Government and Central Banks of OECD countries; People's Committees of provinces and centrally controlled municipalities	0%
2.	Securities Stock Exchanges, Vietnam Securities Depository and Clearing Corporation	0.8%
3.	Credit institutions, financial institutions, and securities trading organizations which are established in OECD countries and have credit ratings in accordance with the internal policies of securities trading organization	3.2%
4.	Credit institutions, financial institutions, and securities trading organizations which are established in OECD countries, or which are established in OECD countries and do not meet the requirements specified in the internal policies of securities trading organizations.	4.8%
5.	Credit institutions, financial institutions, and securities trading organizations, securities investment funds, securities investment companies established and operating in Vietnam	6%
6.	Other entities and individuals	8%

5.2. Supplemental exposures to settlement risk

No.	Overdue period	*Risk coefficient %*	*Scale of risk*	*Exposure to risk*
1.	0-15 days after payment due date or date of transferring securities	16	-	-
2.	16 - 30 days after payment due date or date of transferring securities	32	-	-
3.	31 - 60 days after payment due date or date of transferring securities	48	-	-
4.	60 days or more	100	5,747,264,308	5,747,264,308
TOTAL EXPOSURES TO SETTLEMENT RISK OF OVERDUE ITEMS				**5,747,264,308**

5.3. Risks arising from advances, and other contracts and transactions

No.	Details	Risk coefficient (%)	Scale of risk	Exposures to settlement risk
1	Contracts, transactions, and capital uses other than those recorded under Points a, b, c, d, dd, e, g, Clause 1, Article 10; repurchase and reverse -repurchase agreements or agreements of similar nature, except those specified under Points c and d, Clause 1, Article 10; receivables arising from debt trading with counterparties other than the Vietnam Asset Management Company (VAMC) or the Vietnam Debt and Asset Trading Corporation (DATC):			
	- Deposit contracts or agreements for real estate purchase, and economic agreements of similar nature (details by each counterparty)	150		
	- Loans and other receivables from customers that do not fall under Points dd and g, Clause 1, Article 10 (details by each counterparty)	150		
	- Other contracts and transactions (details by each counterparty)	100		
	- Advances (details by each counterparty):			
	+ Accounting for 0% to 2% of equity at the calculation date	8	365,476,616	29,238,129
	+ Accounting for over 2% to less than 5% of equity at the calculation date	50		
	+ Accounting for 5% or more of equity at the calculation date	100		

5.4. Increase in exposures to settlement risk

No.	Detail	Increase in exposures to settlement risk	Scale of risk	Exposures to settlement risk
1	Fortune Vietnam Joint Stock Commercial Bank	10%	158,279,473,973	15,827,947,398
2	Joint Stock Commercial Bank for Investment and Development of Vietnam	20%	261,249,207,041	52,249,841,408
INCREASE IN EXPOSURES TO SETLLEMENT RISK				**68,077,788,806**
TOTAL EXPOSURES TO MARKET RISK (B=5.1+5.2+5.3+5.4)				**473,767,424,159**

6. OPERATIONAL RISK VALUE

		Amount
		VND
I.	**Total operating expenses incurred within 12 months up to 30 June 2026**	**2,808,393,699,455**
II.	**Decreases from total expenses**	**1,690,804,413,056**
1.	Depreciation and amortization expenses	11,040,875,663
2.	Provision expense for impairment of receivables, or reversal of impairment provision for receivables	1,177,258,031
3.	Impairment provision expense/(reversal) for receivables	144,555,979
4.	Net loss from the remeasurement of financial assets at fair value through profit or loss (FVTPL)	702,448,427,997
5.	Interest expense	944,520,827,931
6.	Loss arising from the remeasurement of outstanding warrant liabilities	31,472,467,455
III.	**Total expenses after decreases (III = I – II)**	**1,117,589,286,399**
IV.	**25% of total expense after decreases (IV = 25% x III)**	**279,397,321,600**
V.	**20% of the minimum charter capital for business operations of Securities Corporation**	**50,000,000,000**
VI.	**TOTAL EXPOSURES TO OPERATIONAL RISK (VI = Max {IV, V})**	**279,397,321,600**

7. LIQUID CAPITAL

Unit: VND

Non-applicable for the preparation of the financial safety ratio report

No,	Contents	Liquid capital		
		Liquid capital	Deductions	Increases
A	**Owners' equity**	**(1)**	**(2)**	**(3)**
1.	Owners' equity, excluded redeemable preferred shares (if any)	16,920,494,697,453		
2.	Share premium, excluded redeemable preferred shares (if any)	-		
3.	Treasury shares	-		
4.	Asset revaluation difference	(195,934,646,000)		
5.	The additional reserve fund of charter capital	4,305,464,486		
6.	Development Investment Fund	-		
7.	Operational risk and financial reserve	704,967,662		
8.	Other owners' capital	-		
9.	Retained earnings	907,567,521,308		
10.	Balance to provision for impairment of assets	4,601,345,411		
11.	Difference from revaluation of fixed asset	-		
12.	Foreign exchange rate differences	-		
13.	Convertible debts	-		
14.	Total increase or decrease in securities investment value		(58,447,049,746)	397,647,517,399
15.	Others		-	-
1A	**Total**			**17,980,939,817,973**

No.	CONTENTS	Liquid capital		
		Liquid capital	Deductions	Increases
B	**Short-term assets**	**(1)**	**(2)**	**(3)**
I.	**Financial assets**			
1.	Cash and cash equivalents			
2.	Financial assets at fair value through profit or loss (FVTPL)			
	- Securities exposed to market risk			
	- Securities are deducted from liquid capital		-	
3.	Held-to-maturity (HTM) investments			
	- Securities exposed to market risk			
	- Securities are deducted from liquid capital		-	
4.	Loans			
5.	Available-for-sale (AFS) financial assets			
	- Securities exposed to market risk			
	- Securities are deducted from liquid capital		-	
6.	Provision for impairment of financial assets and mortgage assets		-	
7.	Receivables (receivables from disposal of financial assets, receivables and accruals from dividend, interest income from financial assets)			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		35,325,845,293	
8.	Covered warrant have not yet been issued			
9.	The underlying securities for the purpose of hedging when issuing covered warrant		-	
10.	Receivables from services provided by the Company			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		-	
11.	Internal receivables			
	- Internal receivables due in 90 days or less			
	- Internal receivables due in more than 90 days		-	

LPBANK SECURITIES JOINT STOCK COMPANY

NOTES TO FINANCIAL SAFETY RATIO REPORT (Continued)

No.	CONTENTS	Liquid capital		
		Liquid capital	Deductions	Increases
B	**Short-term assets**	**(1)**	**(2)**	**(3)**
12.	Receivables due to error in securities transaction			
	- Receivables due in 90 days or less			
	- Receivables due in more than 90 days		-	
13.	Other receivables			
	- Other receivables due in 90 days or less			
	- Other receivables due in more than 90 days		-	
14.	Provision for impairment of receivables			
II.	**Short-term assets**			
1.	Advances			
	Advances with the remaining repayment term of 90 days or less			
	Advances with the remaining repayment term of more than 90 days		-	
2.	Office supplies, tools and materials		68,972,400	
3.	Short-term prepaid expenses		8,730,193,264	
4.	Short-term deposits, collaterals and pledges		18,000,000	
5.	Deductible value added tax		-	
6.	Tax and other receivables from the State		-	
7.	Other current assets		-	
8.	Provision for impairment of other current assets			
1B	**Total**			**44,143,010,957**

LPBANK SECURITIES JOINT STOCK COMPANY
NOTES TO FINANCIAL SAFETY RATIO REPORT (Continued)

No.	CONTENTS	Liquid capital		
		Liquid capital	Deductions	Increases
C	**Long-term assets**	(1)	(2)	(3)
I.	**Long-term financial assets**			
1.	Long-term receivables			
2.	Investments		-	
2.1	*HTM investments*			
	- Securities exposed to market risk			
	- Securities are deducted from liquid capital		-	
2.2	*Investments in subsidiaries*		-	
2.3	*Investments in joint ventures or associates*		-	
2.4	*Other long-term investments*		-	
II.	**Fixed assets**		**33,596,300,193**	
III.	**Real-estate investment**		**-**	
IV.	**Construction in progress**		**15,720,150,982**	
V.	**Other long-term assets**			
1.	Long-term deposits, collaterals and pledges		8,278,414,685	
2.	Long-term prepaid expenses		5,950,162,314	
3.	Deferred income tax assets		-	
4.	Payment for Settlement Assistance Fund		5,509,019,182	
5.	Other long-term assets		-	
VI.	***Provision for impairment of non-current assets***			
1.	**Assets qualified,** adverse or disclaimed of opinion in audited or reviewed financial safety ratio report that are not deducted according to Article 5		-	
1C	**Total**		**69,054,047,356**	

No.	CONTENTS	Liquid capital		
		Liquid capital	Deductions	Increases
D	**Margin guarantee account**	(1)	(2)	(3)
1.	Margin value			
1.1	The value of contribution to Settlement Assistance Fund of VSDC (for derivative market)			
1.2	The value of contribution to the clearing fund of the central settlement counterparty for the open position of the clearing member (for derivative market)			
1.3	Cash margin and the value of bank payment guarantees in connection with the issuance of covered warrants		55,766,232,466	
2.	The value of assets used as collateral for the obligations of the securities company and other organizations or individuals		196,601,273,485	
	Joint Stock Commercial Bank for Foreign Trade of Vietnam		138,813,042,192	
	Joint Stock Commercial Bank for Investment and Development of Vietnam		57,788,231,293	
1D	**Total**		**252,367,505,951**	
LIQUID CAPITAL = 1A-1B-1C-1D		**17,615,375,253,709**		

8. SUBSEQUENT EVENTS

On 22 July 2026, the Company received the Decision No. 607/QĐ-SGDHCM issued on 20 July 2026 by the Ho Chi Minh City Stock Exchange approving the listing registration of 1,408,668,000 ordinary shares of the Company under the ticker symbol LPS on the Ho Chi Minh City Stock Exchange.

Except for the event described above, there were no events occurring after 30 June 2026 that have had, or could have, a material impact requiring adjustments to, or additional disclosures in, the Company's financial safety ratio report.

S.G.P: 48 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN LPBANK
P. XUÂN HÒA - T.P HỒ CHÍ MINH

Nguyen Thi Ngan	Hoang Anh Vu	Hoang Viet Anh
Chief Accountant	**Head of Internal Control Department**	**Chief Executive Officer**
		(According to Authorization Decision No. 05/2026/UQ-LPBS dated 22 January 2026 issued by the Chairman of the Board of Directors)
		03 August 2026