



(BẢN DỊCH)

THE SOCIALIST REPUBLIC OF
VIETNAM

Independence - Freedom - Happiness

Hanoi, January 5, 2026

NGÂN
HÀNG
THƯƠNG
MẠI CỔ
PHẦN LỘC
PHÁT VIỆT
NAM

Digitally signed
by NGÂN HÀNG
THƯƠNG MẠI
CỔ PHẦN LỘC
PHÁT VIỆT NAM
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CERTIFICATE OF REGISTRATION FOR BOND PUBLIC OFFERING

CHAIRMAN OF THE STATE SECURITIES COMMISSION

Based on the Securities Law No. 54/2019/QH14, amended and supplemented by Law No. 56/2024/QH15 (hereinafter referred to as the Securities Law);

Based on Decree No. 155/2020/NĐ-CP dated December 31, 2020 issued by the Government detailing the implementation of articles of the Securities Law, as amended and supplemented by Decree No. 245/2025/ND-CP;

Based on Circular No. 118/2020/TT-BTC dated December 31, 2020, issued by the Minister of Finance, guiding certain aspects of securities offerings, public tenders, share buybacks, registration of public companies and delisting of public companies;

Based on Decision No. 686/QĐ-BTC dated February 28, 2025, issued by the Ministry of Finance, stipulating the functions, tasks, powers and organizational structure of the State Securities Commission;

Considering Fortune Vietnam Joint Stock Commercial Bank's application dossier for the bond public offering;

Considering the request of the Head of the Securities Offering Management Board.

DECIDE TO:

Article 1. Issuance of the Certificate of registration for bond public offering to “**NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM**”

- Foreign abbreviation: Fortune Vietnam Joint Stock Commercial Bank
- Abbreviation: LPBank
- Head office address: LPB Tower, No. 210 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi City, Vietnam
- Business Registration Certificate No. 6403000058, initially issued by the Department of Planning and Investment of Hau Giang Province on April 3, 2008, No. 6300048638, issued by the Department of Planning and Investment of Hanoi City for the 30th amendment on December 29, 2023
- Charter capital: 29,872,821,000,000 VND (Twenty-nine trillion eight hundred seventy-two billion eight hundred twenty-one million Vietnamese dong)

Article 2. The bonds of Fortune Vietnam Joint Stock Commercial Bank are offered to the public according to the following terms:

1. Type of securities: Non-convertible, unsecured bond, without warrants, classified as

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subordinated debt and meeting the conditions to be included in the Issuer's Tier 2 capital;

2. Face value: 100,000 VND/Bond (one hundred thousand Vietnamese dong per Bond);

3. Total number of bonds offered to the public: 50,000,000 bonds (fifty million bonds), specifically:

- The first issuance tranche: 25,000,000 bonds, including: 9,000,000 7-year bond, 15,000,000 8-year bond, 1,000,000 10-year bond.

- The second issuance tranche: 25,000,000 bonds, specifically: 25,000,000 bonds, including: 9,000,000 7-year bond, 15,000,000 8-year bond, 1,000,000 10-year bond.

The remained bonds of the first issuance tranche shall be offered in the second issuance tranche.

Upon completion of each tranche, Fortune Vietnam Joint Stock Commercial Bank shall report to the State Securities Commission on the offering results of such tranche, and concurrently submit additional documents relating to the subsequent tranche in accordance with applicable regulations.

4. Total face amount of the bonds offered: 5,000,000,000,000 VND (five trillion Vietnamese dong);

5. Offering period:

- The first issuance tranche: Within 90 days from the effective date of the Certificate of registration for bond public offering

- The second issuance tranche: From the third quarter of 2026 to the fourth quarter of 2026.

The expected offering period of each tranche shall not exceed 90 days. The interval between a subsequent offering tranche and the preceding offering tranche shall not exceed 12 months.

6. Distribution method: as outlined in the Prospectus.

7. Advisory Organization: LPBank Securities Joint Stock Company.

Article 3. Fortune Vietnam Joint Stock Commercial Bank and the organizations and individuals related to the application dossier must comply with the provisions of Article 11a of the Securities Law and Clause 1, Article 6 of Decree No. 155/2020/ND-CP dated December 31, 2020, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP dated September 11 2025.

Article 4. The State Securities Commission shall receive and process the application dossier in accordance with Clause 2, Article 11a of the Securities Law and Point d, Clause 1, Article 6 of Decree No. 155/2020/ND-CP dated December 31, 2020, as amended and supplemented by Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP dated September 11, 2025.

Article 5. This Certificate is made in five (05) original copies (including: 01 copy issued to Fortune Vietnam Joint Stock Commercial Bank, 02 copies retained by the State Securities Commission, 01 copy sent to the Hanoi Stock Exchange, and 01 copy sent to the Vietnam Securities Depository and Clearing Corporation) and shall take effect from the date of signing.

For and on behalf of the Chairman

Vice Chairman

(signed and sealed)

Hoang Van Thu

