

No: 2215/NHKL

Rach Gia, September 18, 2024

**COMMITMENT TO FULFILL THE OFFERING CONDITIONS
OF THE ISSUER**

Kien Long Commercial Joint Stock Bank ("**KienlongBank**" or "**the Issuer**") intends to publicly offer non-convertible, non-warrant-attached, unsecured bonds, which are subordinated debts and meet the conditions to be included in the Issuer's Tier 2 capital, with a maximum total par value of VND 2,500,000,000,000 (*in words: two trillion five hundred billion Vietnamese Dong*) ("**the Bonds**"). The Bonds have specific terms and conditions ("**the Bond Terms**") as stated in the Issuer's public bond offering prospectus ("**the Prospectus**") and related Bond documents.

The Issuer is currently submitting an application to the State Securities Commission to apply for a Certificate of Registration for Public Securities Offering. By this document, the Issuer commits to fully meet the conditions for a public bond offering as stipulated by the Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its implementing, amending, and supplementing documents (if any), as follows:

1. Having a contributed chartered capital of at least VND 30 billion at the time of offering registration, based on the value recorded in the accounting books;
2. Having profitable business operations in the year immediately preceding the year of offering registration, with no accumulated losses up to the year of offering registration;
3. Having no overdue debts for more than one year;
4. Having Resolution from the Board of Directors approving the Issuance Plan, as well as the Plan for the Use and Repayment of capital obtained from Kien Long Commercial Joint Stock Bank's public bond offering;
5. Having a commitment from the Issuer towards the Investors regarding the conditions of issuance, payment, and ensuring the legitimate rights and interests of investors, and other conditions;
6. Having a securities company to provide consultation for the Public Bond Offering registration dossier;
7. Not being subject to criminal prosecution or having been convicted of a crime violating economic management order for which the criminal record has not been expunged;
8. Having opened an escrow account to receive money from the purchase of Bonds in the



offering;

9. Committing to list the Bonds on the securities trading system immediately after the offering concludes.

KienlongBank guarantees that the information above is accurate and will be held fully responsible before the law in the event of any failure to correctly and completely fulfill the aforementioned commitments.

KIEN LONG COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE



BOARD OF DIRECTOR CHAIRMAN
Tran Ngoc Minh