

DECISION OF THE GENERAL DIRECTOR

***(Regarding: Public Offering of Kien Long Commercial Joint Stock Bank's Bonds -
Phase 2)***

GENERAL DIRECTOR

KIEN LONG COMMERCIAL JOINT STOCK BANK

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 the implementing guidance documents;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024, and its amendments, supplements, and implementing guidelines;
- Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019 and the implementing guidance documents;
- Pursuant to the current Charter of Kien Long Commercial Joint Stock Bank;
- Pursuant to Resolution No. 30/NQ-HDQT dated 16 September 2025 of the Board of Directors of Kien Long Commercial Joint Stock Bank;
- Pursuant to the Prospectus for the public offering of bonds dated 22 October 2025;
- Pursuant to the Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission on 28 October 2025;
- Pursuant to the Report on the Results of the Public Offering of Bonds (Phase 1) No. 630/NHKL dated 12 December 2025;
- Pursuant to actual situation.

DECISION:

Article 1. To implement the public offering of bonds of Kien Long Commercial Joint Stock Bank – Phase 2, in accordance with the Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission on 28 October 2025 (the “Bonds”), as follows:

1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds.
2. Bond Code: KLB7Y202502.
3. Bond Type: Non-convertible bonds, without warrants, unsecured, constituting Subordinated Debt and satisfying the conditions to be included in Tier 2 capital of the Issuer.



4. Par Value: VND 100,000 (one hundred thousand Vietnamese dong) per Bond.
5. Total number of Bonds offered: 10,000,000 Bonds (ten million Bonds).
6. Total value of Bonds offered at par value: VND 1,000,000,000,000 (one trillion Vietnamese dong).
7. Bond tenor: 07 (seven) years.
8. Coupon Rate: According to the provisions of Resolution No. 30/NQ-HDQT dated September 16, 2025, by the Board of Directors of Kien Long Commercial Joint Stock Bank and the Prospectus for Public Offering of Bonds dated October 22, 2025, of Kien Long Commercial Joint Stock Bank.
9. Expected offering and distribution period: Within Quarter I/2026 - Quarter II/2026, after receipt of the notification from the State Securities Commission of Vietnam regarding the receipt of documents reporting the implementation of the Public Bond Offering (Phase 2). The expected distribution period shall be no less than 20 (twenty) days and no more than 90 (ninety) days in accordance with applicable laws (excluding any extension of the distribution period as permitted by law, if applicable)

Article 2. Board of Management, Chief Accountant, Directors of Divisions, Regional Directors, Directors of Representative Offices, Directors of Departments, Groups and Head Office Centers, Branch Directors, Directors of Transaction Offices under KienlongBank, all officers and employees of KienlongBank, and other relevant units and individuals shall be responsible for the implementation of this Decision.

Article 3. This resolution takes effect from the date of signing./.

Recipients:

- As per Article 2 (to execute);
- Member of BOD, BOS (to report);
- Archived at Clerical Department.



GENERAL DIRECTOR *guc*

Tran Hong Minh
Tran Hong Minh

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