

STATE BANK OF VIETNAM

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No.: 255/QA-NH5

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, September 18, 1995

DECISION

OF THE GOVERNOR OF THE STATE BANK OF VIETNAM

On Issuing an Operating License

To Kien Long Rural Commercial Joint Stock Bank

THE GOVERNOR OF THE STATE BANK OF VIETNAM

- Pursuant to the Ordinance on the State Bank of Vietnam and the Ordinance on Banks, Credit Cooperatives, and Financial Companies, promulgated by Orders No. 37-LCT/HDNN8 and No. 38-LCT/HDNN8 of the Chairman of the State Council dated May 24, 1990;
- Pursuant to the Regulation on Operating License of Vietnam Credit Institutions issued under Decision No. 05/NH-QD dated January 7, 1991 by the Governor of the State Bank of Vietnam;
- Based on the application for an operating license submitted by the Chairman of the Board of Directors of Kien Long Rural Commercial Joint Stock Bank and the accompanying documents;
- At the proposal of the Director of the State Bank of Vietnam, Kien Giang Branch and the Head of the Department of Financial Institutions under the State Bank of Vietnam;

HEREBY DECIDES:

Article 1: To issue an operating license for a rural joint stock commercial bank to the following credit institution:

a) Name of credit institution:

- In Vietnamese: Ngân hàng TMCP Nông Thôn Kiên Long
- Abbreviated name: Ngân hàng Cổ Phần Nông Thôn Kiên Long
- In English: Kien Long Rural Commercial Joint Stock Bank
- Abbreviated name: KIENLONG BANK

b) Head office: Long Thanh Commune, Giong Rieng District, Kien Giang Province

c) Charter capital: 1,200,000,000 VND (One billion two hundred million Vietnamese Dong)

d) Duration of operation: 50 years (fifty years)



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e) Operating area: Giong Rieng District, Go Quao District, and part of Chau Thanh District, Kien Giang Province

Article 2: Kien Long Rural Commercial Joint Stock Bank is permitted to perform the following banking operations:

1/ Mobilize capital:

- Mobilize short-term, medium-term, and long-term funds from organizations of all economic sectors and from individuals through term and non-term deposits;
- Issue promissory notes for specific purposes when authorized by the State Bank of Vietnam.

2/ Receive entrusted investment and development funds from domestic and foreign organizations and individuals when authorized by the State Bank of Vietnam.

3/ Borrow capital from other credit institutions and from the State Bank of Vietnam.

4/ Provide short-term, medium-term, and long-term loans to organizations and individuals engaged in agriculture, fisheries, and agricultural processing within the local area, depending on the nature and availability of capital.

5/ Discount commercial papers, bonds, and other valuable documents.

6/ Contribute capital and establish joint ventures in accordance with current laws.

7/ Provide payment services between customers.

Article 3: The Chairman of the Board of Directors of Kien Long Rural Commercial Joint Stock Bank is responsible for fulfilling all remaining business registration procedures and initiating operations no later than 12 months from the date of signing this Decision.

Article 4: This Decision takes effect from the date of signing. The Chief of the Office, Head of the Department of Financial Institutions, heads of relevant departments of the Central State Bank, the Director of the State Bank branch in Kien Giang Province, and the Chairman of the Board of Directors of Kien Long Rural Commercial Joint Stock Bank shall be responsible for implementing this Decision./.

**THE GOVERNOR OF THE STATE
BANK OF VIETNAM**

(Signed and sealed)

Cao Sy Kiem

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Tôi, Nguyễn Thị Mai Hiên, CCCD số: 001300010089 do Cục Cảnh sát Quản lý Hành chính về Trật tự Xã hội cấp ngày 25/04/2021; cam đoan đã dịch chính xác nội dung của giấy tờ/văn bản này từ **tiếng Việt sang tiếng Anh**

I, Nguyen Thi Mai Hien, ID Card No. 001300010089 issued on 25/04/2021 by Police Department for Administrative Management of Social Order, commit that I exactly translated the content of this document from **Vietnamese to English**

Ngày 22 tháng 07 năm 2025

July 22, 2025

Người dịch

Translator



Nguyễn Thị Mai Hiên

Nguyen Thi Mai Hien

Ngày 22 tháng 07 năm 2025 (Ngày hai hai, tháng bảy, năm hai nghìn không trăm hai mươi lăm)

On July 22, 2025 (On the twenty second of July, Two thousand and twenty five)

Tại Văn phòng Công chứng Nguyễn Huệ, địa chỉ tại số 165 Giảng Võ, phường Ô Chợ Dừa, thành phố Hà Nội.

At Nguyen Hue Notary Office - Address at: No 165 Giang Vo, O Cho Dua Ward, Hanoi City.

Tôi, *Nguyễn Đức Tuấn* là Công chứng viên, Văn phòng Công chứng Nguyễn Huệ, thành phố Hà Nội.

I,

- Public Notary of the Nguyen Hue Notary Office in Hanoi city.

CHỨNG THỰC

CERTIFY THAT

- Bà Nguyễn Thị Mai Hiên, là người đã ký vào bản dịch này.

- Mrs Nguyen Thi Mai Hien is the person who signed this translation

Số chứng thực: 13442 Quyền số: 01 /2025 - SCT/CKND

Notarization No: Book No: 01/2025 – SCT/CKND

Ngày 22 tháng 07 năm 2025

July 22, 2025

CÔNG CHỨNG VIÊN

Public Notary



Nguyễn Đức Tuấn