

NOTICE

Regarding the share issuance to increase share capital from owner's equity to existing shareholders of Kienlong Commercial Joint Stock Bank

I. INTRODUCTION OF THE ISSUER

1. Name of Issuer: KIEN LONG COMMERCIAL JOINT STOCK BANK
2. Abbreviation: KienlongBank
3. Head Office Address: 40-42-44 Pham Hong Thai, Rach Gia Ward, An Giang Province
4. Telephone: (0297) 3869 950 Fax: (0297) 3877 538
Website: www.kienlongbank.com
5. Charter Capital: VND 5,821,705,260,000
6. Stock Code: KLB
7. Place of opening payment account: Operations Department - The State Bank of Vietnam
8. Account Number: 120081
9. Legal basis for business operations:

- Enterprise Registration Certificate No. 1700197787, initially issued by the Business Registration Office of the Department of Planning and Investment of An Giang Province on October 10, 1995, and registered for the 42nd amendment on July 24, 2024.

- Main business activities: Kien Long Commercial Joint Stock Bank is permitted to perform commercial banking activities in accordance with the provisions of law and the State Bank of Vietnam, including the following activities:

No.	Scope of Activities
1	Receiving demand deposits, term deposits, savings deposits, and other types of deposits.
2	Issuing certificates of deposit.
3	Extending credit in the following forms: a) Lending; b) Discount and rediscount;



	<p>c) Bank guarantees;</p> <p>d) Issuing credit cards;</p> <p>e) Domestic factoring; international factoring for banks authorized to conduct international settlement;</p> <p>f) Letters of credit.</p>
4	Opening payment accounts for customers.
5	Providing payment instruments.
6	<p>Providing payment services via accounts including:</p> <p>a) Providing domestic payment services, including checks, payment orders, standing orders, collection orders, direct debit, money transfers, bank cards, cash collection, and cash payment services;</p> <p>b) Providing international payment services in accordance with the regulations of the State Bank of Vietnam.</p>
7	Borrowing from the State Bank of Vietnam in the form of refinancing.
8	Buying and selling valuable papers with the State Bank of Vietnam.
9	Lending, borrowing, depositing, receiving deposits, and forward buying/selling of valuable papers with credit institutions and foreign bank branches in accordance with the regulations of the State Bank of Vietnam.
10	Foreign borrowing in accordance with the provisions of law.
11	Opening payment accounts at the State Bank of Vietnam.
12	Opening payment accounts at credit institutions that provide payment services via accounts.
13	Opening payment accounts abroad in accordance with the regulations on foreign exchange.
14	Organizing internal payment systems and participating in the national interbank payment system.
15	Contributing capital and purchasing shares in accordance with the provisions of law and guidelines of the State Bank of Vietnam.
16	Trading and providing foreign exchange products and services to domestic and foreign customers within the scope prescribed by the State Bank of Vietnam.

17	Entrusting, receiving entrustment, acting as an agent in banking activities, and acting as a payment agent in accordance with the regulations of the State Bank of Vietnam.
18	Acting as an insurance agent in accordance with the law on insurance business, in compliance with the scope of insurance agency operations prescribed by the State Bank of Vietnam.
19	Other business activities: a) Cash management services, treasury services for credit institutions and foreign bank branches; asset preservation services, safe deposit box rentals; b) Providing money transfer, cash collection, and cash payment services not via accounts; c) Buying and selling State Bank of Vietnam bills, corporate bonds; buying and selling Government debt, Government-guaranteed bonds, local government bonds, and other valuable papers; d) Other services related to factoring and letters of credit; e) Providing consultation on banking and other business activities specified in the License; f) Issuing bonds; g) Acting as a collateral management agent for lenders that are international financial institutions, foreign credit institutions, domestic credit institutions, or foreign bank branches.
20	Debt purchasing.

- Main products and services: Various mobilization products, diversified credit products for individual and corporate customers, and other financial-banking products and services.

10. Establishment and Operation License No. 17/NH-GP issued by the State Bank of Vietnam on April 03, 2026.

11. Preferred Shares: None.

II. PURPOSE OF SHARE ISSUANCE

To issue shares to increase share capital from owner's equity to existing shareholders at a rate of 29.50% of the par value, in accordance with the plan approved at the 2026 Annual General Meeting of Shareholders on April 23, 2026.

III. ISSUANCE PLAN

1. Name of Share: Shares of Kien Long Commercial Joint Stock Bank..



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2. Type of Share: Common shares.
3. Par Value: VND 10,000/share.
4. Total number of issued shares: 582,170,526 shares.
5. Total number of outstanding shares: 578,370,526 shares.
6. Total number of treasury shares: 3,800,000 shares.
7. Expected number of shares to be issued: 170,619,305 shares.
8. Total issuance value at par value: VND 1,706,193,050,000.
9. Exercise ratio: 100:29.50 (a shareholder owning 100 shares will receive 29.50 new shares).
10. Capital source for issuance: Undistributed post-tax profits and the charter capital supplementary reserve fund as of December 31, 2025, based on the audited 2025 Financial Statements after provisioning for funds in accordance with the regulations of the State Bank of Vietnam and the law.
11. Rounding method and plan for handling fractional shares: Shares issued from owner's equity to existing shareholders will be rounded down to the nearest whole unit (integer). Fractional shares resulting from rounding (if any) will be cancelled.

Example: As of the record date to exercise the right, Shareholder A owns 1,820 shares. With the exercise ratio of 100:29.50, Shareholder A is entitled to receive an additional: $1,820 \times 29.50 = 536.90$ new shares.

Following the above principle, Shareholder A will receive 536 new shares, and the fractional part of 0.90 shares will be cancelled.
12. Record date for right allocation: July 6th, 2026.

**KIEN LONG COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOARD OF DIRECTORS**

Recipients:

-KienlongBank
Shareholders;
-BOD, BOS (for reporting);
-Archived at BOD Office;
Administrative Dept.



Tran Ngoc Minh