KIENLONG COMMERCIAL JOINT STOCK BANK	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 1402 /QD-NHKL	*Rach Gia, date 29 month 6 year 2026*

DECISION

(Regarding the Implementation of the Public Bond Offering of Kienlong Commercial Joint Stock Bank – Phase 3)

GENERAL DIRECTOR
KIEN LONG COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, as amended and supplemented from time to time, and its guiding documents;*
- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, as amended and supplemented from time to time, and its guiding documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019, as amended and supplemented from time to time, and its guiding documents (hereinafter referred to as the "Law on Securities");*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities, as amended and supplemented from time to time, and its guiding documents;*
- *Pursuant to the current Charter of Kienlong Commercial Joint Stock Bank;*
- *Pursuant to Resolution No. 30/NQ-HĐQT dated September 16, 2025 of the Board of Directors of Kienlong Commercial Joint Stock Bank approving the Bond Issuance Plan, Capital Utilization and Debt Repayment Plan, and the Public Bond Offering Registration Dossier of Kienlong Commercial Joint Stock Bank (hereinafter referred to as "Resolution 30");*
- *Pursuant to Resolution No. 11/NQ-HĐQT dated 29/06/2026 of the Board of Directors of Kienlong Commercial Joint Stock Bank regarding the adjustment of the Issuance Plan and Capital Utilization Plan for Publicly Issued Bonds of Kienlong Commercial Joint Stock Bank (hereinafter referred to as "Resolution 11");*
- *Pursuant to the Public Bond Offering Registration Certificate No. 410/GCN-UBCK issued by the Chairperson of the State Securities Commission on October 28, 2025;*
- *Based on the actual situation.*

DECIDES:

Article 1. To implement Phase 3 of the Public Bond Offering of Kienlong Commercial Joint Stock Bank (the "Bonds") in accordance with Resolution 30 and Resolution 11 approved by the Board of Directors of Kienlong Commercial Joint Stock Bank, with the main details as follows:

1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds.
2. Bond Code: KLB7Y202503.
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: 17,774,676 (seventeen million seven hundred seventy-four thousand six hundred seventy-six) Bonds.
6. Total value of Bonds offered at par value: VND 1,777,467,600,000 (one thousand seven hundred seventy-seven billion four hundred sixty-seven million six hundred thousand Vietnamese Dong).
7. Bond tenor: 07 (seven) years.
8. Bond Interest Rate (the "Coupon Rate"): is a floating interest rate, determined in accordance with the following formula:

   Coupon Rate = Reference Interest Rate + 2.8%/year (two point eight percent per annum)

   Where:

   - "Reference Interest Rate": For each Coupon Calculation Period, means the interest rate for individual VND savings deposits with a term of 24 months, interest paid at maturity, as published on the official website of the Issuer on the Coupon Determination Date.
   - "Coupon Determination Date": For the first Coupon Calculation Period, is the starting date of receiving subscription applications for Phase 3 Bonds. The Coupon Determination Date for subsequent Coupon Calculation Periods shall be the 07th (seventh) Business Day prior to the first day of each respective Coupon Calculation Period.
   - "Coupon Calculation Period": Periodically every 12 (twelve) months from the Issuance Date.
9. Expected offering and distribution period: Within QIII/2026 - QIV/2026, after receiving the document from the State Securities Commission regarding the report documents on the implementation of the Phase 3 Bond offering under the Public Bond Offering Registration Certificate No. 410/GCN-UBCK dated October 28, 2025. The period is expected to be a minimum of 20 (twenty) days and a maximum of 90 (ninety) days in accordance with the provisions of law (excluding any extension of the distribution period as regulated, if necessary).

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 decision 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

M.S.D.N: 1700197787 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG
P. RẠCH GIÁ - T. AN GIANG

Tran Hong Minh