KIEN LONG COMMERCIAL JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.297/HD-NHKL

Rach Gia, July 17, 2026

INSTRUCTION

Regarding the coordination in implementing procedures to update shares for increasing the share capital from owner's equity for existing shareholders of Kien Long Commercial Joint Stock Bank

Pursuant to Notice No. 288/TB-NHKL dated 09/7/2025 of KienlongBank regarding the receipt of shares issued for the share capital increase from owner's equity for existing shareholders of Kien Long Commercial Joint Stock Bank.

In order to best serve the shareholders of Kienlong Commercial Joint Stock Bank (KienlongBank) in receiving shares to increase charter capital through issuing shares to pay dividends of KienlongBank, the General Director instructs the Branches and Transaction Offices in the entire KienlongBank system on the coordination process for implementing procedures to update shares for increasing the share capital from owner's equity for existing shareholders of Kien Long Commercial Joint Stock Bank:

1. For deposited securities:

Owners receive the shares issued the share capital increase from owner's equity at the Depository Members (DM) where the depository account is opened.

2. For un-deposited securities:

Owners carry out procedures to receive the shares issued for the share capital increase from owner's equity at KienlongBank's transaction points nationwide, details as follows:

Step	**Contents of implementation**		**Responsibility**	**Form**
	Shareholder has the Share Ownership Certificate (SOC)	**Shareholders are holding the shares** *(not yet converted to SOC)*		
1	**Shareholders submit documents to KienlongBank including:**			
	1. Share Ownership Certificate (original)	1. Stock certificates (original).	Shareholder	
	2. KienlongBank's dividend payment request form (01 original).		Shareholder	Appendix 01
	3. Identity card/Citizen identification card (01 certified copy).		Shareholder	
		4. Share conversion proposal (01 original).	Shareholder	Appendix 02
	5. Application receipt (02 originals: Branch/Transaction Office keeps 01 copy, shareholder keeps 01 copy).		Branch/ Transaction Office	Appendix 03

Step	Contents of implementation		Responsibility	Form
	Shareholder has the Share Ownership Certificate (SOC)	**Shareholders are holding the shares** *(not yet converted to SOC)*		
2	Branches/Transaction Offices transfer the documents to the Board of Directors' Office after instructing shareholders (not yet deposited) to complete the procedures for receiving KienlongBank's dividend shares at Step 1: Send all documents to the Board of Directors' Office, address: No. 98-108A Cach Mang Thang Tam, Xuan Hoa Ward, Ho Chi Minh City. Completion time: No later than 03 working days from the date of receiving the complete set of documents. ** Note: Branches/Transaction Offices instruct shareholders to fill in the documents according to the current information of the shareholders.*		Branch/ Transaction Office	Appendix 04
3	Board of Directors Office receives the documents, submits them for approval and sends them back to the shareholders (directly or indirectly through the Branch or Transaction Office). Completion time: No later than 05 working days from the date of receiving the complete set of documents.		Board of Directors Office	
4	Branch/Transaction Office/Board of Directors Office hands over the Share Ownership Certificate to the shareholder. ** Note: The shareholder returns the Application receipt in Appendix No. 03.*		Branch/ Transaction Office/Board of Directors Office	Appendix 05
5	Branch/Transaction Office sends the Shareholder's Share Ownership Certificate to the Board of Directors' Office upon receiving it.		Branch/ Transaction office	Appendix 05

3. Securities Depository

In case shareholders need to deposit securities: Branches and Transaction Offices shall guide shareholders after receiving the Share Ownership Certificate and contact the securities company where they plan to trade to carry out securities depository procedures according to regulations.

4. Implementation time: From July 24, 2026.

Directors of Branches and Transaction Offices are requested to be responsible for implementing, assigning and instructing employees at Branches and Transaction Offices to clearly understand the contents of the instructions and promptly support and answer relevant questions for shareholders when requested.

For any further questions, please contact the Board of Directors Office via email: vphd@kienlongbank.com, phone: 028 3933 3393, extension: 808.

This instruction is effective from the date of signing and replaces Instruction No. 517/HD-NHKL dated October 1, 2025 of the General Director on coordinating the implementation of procedures for updating KienlongBank dividend shares.

Recipients:
- BOD, BOS (for reporting);
- BOM (for direction);
- Directors of Division/Region/Representative Office/Department, Headquarter Center (for implementation);
- Branch, Transaction Office (for implementation);
- Archived at the Administration Department.

GENERAL DIRECTOR

M.S.D.N: 1700197 C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG P. RẠCH GIÁ - T.

Tran Hong Minh

Appendix 01

SOCIALIST REPUBLIC OF VIETNAM
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………………., date ……. month ……. year ………

APPLICATION FOR RECEIVING DIVIDEND SHARES/ INCREASING SHARE CAPITAL FROM OWNER'S EQUITY KIEN LONG COMMERCIAL JOINT STOCK BANK

To: Kien Long Commercial Joint Stock Bank

Shareholder Name: ....

Citizen ID: .... , date of issue: ...., place of issue: ....

Address: ....

Telephone: ....

Number of shares held: .... shares.

Total par value (Number of shares x VND 10,000): VND ....

Hereby requests to receive dividend shares: .... shares.

Requests to issue/ reissue Share Ownership Certificate due to change of shareholder information (if any):

1. **Old information:**

- ....
- ....
- ....

2. **New information:**

- ....
- ....
- ....

Shareholder
(Sign and write full name, with stamp (if any))

CONFIRMATION FROM KIENLONGBANK
Date …. month …. year ……

Appendix 02

SOCIALIST REPUBLIC OF VIETNAM
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…………………., date ……. month ……. year ………

REQUEST FOR SHARES CONVERSION

To: Board of Directors of Kien Long Commercial Joint Stock Bank

Shareholder Name: ....

Citizen ID: ...., date of issue:................, place of issue: ....

Address: ....

Telephone: ....

Is a shareholder of Kien Long Commercial Joint Stock Bank (KienlongBank) and currently holds .... shares, with the Total par value (Number of shares x VND 10,000) of: VND ....

In which:

- Total par value of shares returned to KienlongBank: VND ....
- Total par value of shares not yet received: VND ....

Pursuant to Notice No. 361/TB-HDQT dated December 25, 2012 of KienlongBank on the withdrawal of old shares to convert to Share Ownership Certificates, I request the Board of Directors of KienlongBank to consider and approve the transfer of all shares under my ownership (including shares returned to KienlongBank and shares not yet received at KienlongBank) to the form of Share Ownership Certificates.

I hereby undertake that all the above contents are true. If incorrect, I will be fully responsible before the law.

Sincerely.

Shareholder
(Sign and write full name, with stamp (if any))

Appendix 03

SOCIALIST REPUBLIC OF VIETNAM
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…………………., date ……. month ……. year ………

FORM FOR RECEIPT OF APPLICATION

Recipient: ....

Position/ Department: ....

Working Unit/ Organization: ....

Telephone: .... Email: ....

Has received from:

Full Name: ....

Citizen ID: .... , date of issue: ...., place of issue: ....

Address: ....

Telephone: ....

The following documents:

☐ *01 original copy of* Share Ownership Certificate, serial No.: .... , date of issue: ......

☐ *01 certify copy of* Identification Card/ Citizenship Card.

☐ *01 original copy of* Application for Receiving Dividend Shares of Kien Long Commerical Joint Stock Bank.

☐ *01 original copy of* Request for Shares Conversion.

☐ .*Original copy of* old share papers: .... papers, with: .... shares.
Details of the shares:

No.	Number of shares	Serial Number	Par value
1			
2			
3			
4			
5			
6			

Date of return of documents/ Share Ownership Certificate: ....

Form Recipient
(Sign and write full name)

Appendix 04

SOCIALIST REPUBLIC OF VIETNAM
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………………….., date ……. month ……. year ………

RECORD OF DOCUMENT DELIVERY

1. Delivering Party:

Full Name: ....

Position/ Department: ....

Working Unit/ Organization: ....

Telephone: .... Email: ....

2. Receiving Party:

Full Name: ....

Position/ Department: ....

Working Unit/ Organization: ....

Telephone: .... Email: ....

3. Contents:

No.	Name of Shareholder	Citizen ID	Notes
1			- Profile of shareholder that holds the Share Ownership Certificate/ shares papers - *Or* Share Ownership Certificate with serial number: ……….
2			
3			
4			
5			
6			
7			

This record is made in 2 (two) copies, and each Party holds 1 (one) copy.

DELIVERING PARTY	RECEIVING PARTY
(Sign and write full name)	*(Sign and write full name)*

Appendix 05

RECEIPT OF SHARE OWNERSHIP CERTIFICATE

KIEN LONG COMMERCIAL JOINT STOCK BANK

REGISTRATION NUMBER: ....

FULL NAME OF SHAREHOLDER: ....

ADDRESS: ....

CITIZEN ID: .... **Date of issue:** .... **Place of issue:** ....

No.	Initial share capital value	Capital increase (decrease)	Number of registered shares	Registration date	Total par value of the Share Ownership Certificates	Share Ownership Certificate Serial Number	Share Ownership Certificate Issue Date	Total number of existing shares	Current share capital value (in VND)	Notes

................................, date ____ mont _____ year _______

Shareholder
has received the Share Ownership Certificate
(Sign and write full name)