

RESOLUTION

*Re: Early redemption of Kien Long Commercial Joint Stock Bank Public Offering Bonds
– Bond Code KLB124009 (KLB7Y202401)*

BOARD OF DIRECTORS

KIEN LONG COMMERCIAL JOINT STOCK BANK

- Pursuant to Securities Law No. 54/2019/QH14 dated November 26, 2019 and its amending, supplementing and implementing documents (the "Securities Law");
- Pursuant to Decree No. 155/2020/NĐ-CP dated December 31, 2020 detailing the implementation of a number of articles of the Securities Law and its amending, supplementing and implementing documents;
- Pursuant to the current Charter of Kien Long Commercial Joint Stock Bank ("KienlongBank");
- Pursuant to the current Regulations on Organization and Operation of the Board of Directors;
- Pursuant to the Minutes' of the Board of Directors' Vote Counting No. 06/BBKP-HĐQT dated October 26, 2026.

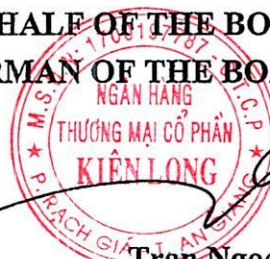
RESOLVES:

- Article 1.** To approve the Plan for the early redemption of the publicly issued bonds of Kien Long Commercial Joint Stock Bank – Bond Code KLB124009 (KLB7Y202401) (the "Bonds") as set out in the attached Appendix.
- Article 2.** The Board of Directors assigns the Chairman of the Board of Directors and/or the General Director to:
- Proactively organize and implement the tasks relating to the early redemption of the Bonds after the Board of Directors' approval;
 - Review, approve and sign the relevant documents and procedures to implement the redemption of the Bonds, ensuring compliance with current provisions of law and the internal regulations of KienlongBank.
- Article 3.** Members of the Board of Directors, the Board of General Directors, the Chief Accountant, Division Directors, Regional Directors, Directors of Representative Offices, Directors of Departments, Units and Centers at the Head Office, Directors of Branches and Transaction Offices under KienlongBank, all officers and employees of KienlongBank, and relevant units and individuals shall be responsible for implementing this Resolution.

Recipients:

- Board of Supervisors (for reporting);
- As per Article 3 (for implementation);
- Archived at: Board of Directors' Office.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS**



Tran Ngoc Minh



**APPENDIX: PLAN FOR EARLY REDEMPTION OF KIEN LONG COMMERCIAL
JOINT STOCK BANK PUBLIC OFFERING BONDS
– BOND CODE KLB124009 (KLB7Y202401)**

*(Attached to Resolution No. 37/NQ-HĐQT dated 28/10/2026
of the Board of Directors of Kien Long Commercial Joint Stock Bank)*

I. Information on the Bonds to be redeemed early:

1. Issuer	Kien Long Commercial Joint Stock Bank ("KienlongBank" or the "Issuer").
2. Name of Bonds	Kien Long Commercial Joint Stock Bank Public Offering Bonds (the "Bonds").
3. Currency of issuance and payment	Vietnamese dong (VND).
4. Type of Bonds	Non-convertible bonds, unsecured subordinated bonds without warrants, satisfying the conditions for inclusion in the Tier 2 capital of the Issuer.
5. Par value of Bonds	VND 100,000 per Bond (One hundred thousand dong per Bond).
6. Bond Code (pre-listing)	KLB7Y202401
7. Securities Code/ Listed Bond Code	KLB124009
8. Total number of Bonds issued	8,000,000 Bonds (Eight million Bonds)
9. Total value of Bonds issued (at par value)	VND 800,000,000,000 (Eight hundred billion dong)
10. Interest rate	Interest rate = Reference interest rate + margin of 1.6% per annum (one point six percent per annum)
11. Issue date	December 21, 2024
12. Maturity date	December 21, 2031
13. General terms and condi- tions of early redemption	As provided in Condition 17.2, Section VI of the Prospectus for the offering of the Bonds under Certificate of Registration for Public Bond Offering No. 222/GCN-UBCK dated November 29, 2024 issued by the Chairman of the State Securities Commission (the "Prospectus"): "17.2. Redemption on the Redemption Right Exercise Date"



- a) *On the basis of ensuring compliance with and conformity to relevant provisions of law, including but not limited to ensuring the prudential ratios and limits prescribed by the State Bank of Vietnam ("SBV"), by sending a notice to the Bondholders (such notice being irrevocable) in accordance with Condition 17.2(c) below, the Issuer has the right (but not the obligation) to redeem all outstanding Bonds on the Redemption Right Exercise Date. The redemption price of each Bond shall be equal to the par value of the Bond.*
- b) *If the Issuer redeems the Bonds early under Condition 17.2(a), each Bondholder is obliged to resell to the Issuer all Bonds held by such Bondholder on the Record Date.*
- c) *All Bonds redeemed under Condition 17.2 shall be cancelled, and the relevant Bond Ownership Certificates (if any) shall automatically cease to be valid. From the Cut-off Time on the Record Date until the Redemption Right Exercise Date, Bondholders shall not transfer the Bonds, use the Bonds for discounting or as collateral, create obligations or security interests over the Bonds, or participate in other civil or commercial transactions relating to the Bonds that result or may result in a change of ownership of the Bonds.*
- d) *For the purpose of redemption on the Redemption Right Exercise Date as provided in this Condition 17.2, the Issuer shall announce the redemption (the "Redemption Notice") on the Issuer's official website at least 15 (fifteen) days but not more than 60 (sixty) days before the Redemption Right Exercise Date, or within a specific period as provided by relevant law and by the VSDC after the Bonds are registered with the VSDC. If a Bondholder does not receive the Issuer's redemption notice through no fault of the Issuer and/or the VSDC, or fails to carry out the necessary procedures to resell the Bonds to the Issuer (if any), the Bondholder shall still be obliged to resell all Bonds it holds to the Issuer, and the redemption*

	<i>proceeds shall be transferred to the Registered Account of each Bondholder in accordance with regulations.”</i> Detailed provisions on early redemption are set out in the Prospectus.
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II. Organization of the early redemption of the Bonds:

1. Bond Code (pre-listing)	KLB7Y202401
2. Securities Code/ Listed Bond Code	KLB124009
3. Total number of Bonds to be redeemed	8,000,000 Bonds (Eight million Bonds)
4. Total value of Bonds to be redeemed (at par value)	VND 800,000,000,000 (Eight hundred billion dong)
5. Interest payment date of the 2nd interest period	December 21, 2026
6. Redemption right exercise date	The date falling exactly 24 (twenty-four) months from the issue date of the Bonds, i.e., December 21, 2026
7. Time of redemption	In accordance with the Prospectus, the regulations of the VSDC and relevant provisions of law.
8. Redemption price of the Bonds	Equal to the par value of the Bonds.
9. Method of organizing the redemption	The Issuer shall carry out the necessary procedures and pay the early redemption proceeds to the Bondholders in accordance with the Prospectus, the regulations of the VSDC and relevant provisions of law.
10. Source of funds for the redemption	Collections of principal/interest on loans funded by the proceeds of the Bonds; revenue from other business activities, accumulated own funds and other lawful sources of KienlongBank.

