KIEN LONG COMMERCIAL JOINT STOCK BANK

No: 3572/NHKL

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Rach Gia, November 12,2025

INFORMATION DISCLOSURE

To: - State Securities Commission
- Hanoi Stock Exchange

Pursuant Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, Kien Long Commercial Joint Stock Bank (KienlongBank) discloses the following information:

1. **Organization name: Kien Long Commercial Joint Stock Bank**

- Stock code: KLB
- Address: No. 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province
- Telephone: 0297 3869 950 Fax: 0297 3877 538
- Email: kienlong@kienlongbank.com Website: https://kienlongbank.com

2. **Content of the disclosure:**

Kien Long Commercial Joint Stock Bank (KienlongBank) hereby discloses the following documents:

Information Disclosure on Transactions Between KienlongBank and Related Parties According to KienlongBank's Charter: Contract No. 575/2025/HDTX-NHKL dated November 12, 2025.

This information has been published on KienlongBank's electronic information portal since 12/11/2025 at https://kienlongbank.com/cong-bo-thong-tin

We hereby certify that the disclosed information above is true and we take full legal responsibility for the content of the disclosed information.

AUTHORIZED INFORMATION DISCLOSURE OFFICER
CHIEF OFFICE OF THE BOARD OF DIRECTORS

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG

Nguyen Thanh Thuy

Recipients:
- As above;
- Archived: Administration Department

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CAR RENTAL CONTRACT

No: 575/2025/HDTX-NHKL

- Pursuant to the Civil Code No. 91/2015/QH13 passed by the National Assembly of the Socialist Republic of Vietnam on November 24, 2015, and effective from January 1, 2017;

- Pursuant to Resolution No. 45/NQ-HDQT dated October 28, 2024, of the Board of Directors of Kien Long Commercial Joint Stock Bank regarding the approval of certain contracts and transactions between KienlongBank and related parties specified in Clause 1, Article 64 of KienlongBank's Charter,

Today, on November 12, 2025 at Kien Long Commercial Joint Stock Bank, address No. 16 Pham Hung, Tu Liem District, Hanoi City, we include:

Lessor (hereinafter referred to as Party A):

- Mr : **NGUYEN CHI HIEU**. Born in: 1985.
- ID No. : , issued on: issued by:

- Mrs : **DUONG QUYNH ANH**. Born in: 1988.
- ID No. : , issued on: issued by:

- Both residing at :

Lessee (hereinafter referred to as Party B): NGÂN HÀNG TMCP KIÊN LONG

- Representative : Mr. **TRAN HONG MINH**
- Title : Acting General Director (According to Decision No. 133A/QD-CT.HDQT dated December 10, 2024, by Chairman of Board of Directors regarding the authorization to sign contracts and related documents and records for car rental services for the Board Members at KienlongBank)
- Address : 40 - 42 - 44 Pham Hong Thai, Rach Gia Ward, An Giang Province
- Phone : (028) 3933 3393 Fax: (028) 3930 9159
- Tax Code : 1700197787

The two parties agree to sign and execute the car rental under the following terms::

Article 1. Rental Asset

1. Description of the rental car:

- Brand :
- License Plate :
- Color :
- Capacity :
- Chassis No. :

- Engine No. :

2. The rental car is owned by Party A, as proven by the following documents:

Car Registration Certificate No: , issued on: , by:

Article 2. Term of Rental

1. The rental term of the asset specified in Article 1 of this Contract is effective from the date of signing until the end of the term of the Independent Member of the Board of Directors at Kien Long Commercial Joint Stock Bank.

2. Contract Extension: Upon the Contract's expiration, Party B has the priority right to continue renting if the rental car is still available for rent. Parties will negotiate the price and rental conditions for the new rental period. If Party B wishes to continue renting, Party B must notify Party A at least 15 (fifteen) days before the Contract's expiration, and both parties will proceed to amend and supplement the rental Contract or liquidate the old Contract and sign a new rental Contract.

Article 3. Purpose of Rental

The purpose of renting the asset specified in Article 1 of this Contract is:

1. To serve the daily commuting and business trips of the Leadership of Party B's Unit.

2. Besides the rental purpose in Clause 1 of this Article, at any time, whether during or outside working hours, Party B has the right to allocate and use to meet the general travel needs of officers and employees as assigned by the management levels of Party B.

Article 4. Rental Price and Payment Method

1. Car rental price:

- Car Rental Price: **60,000,000 VND/month** (Amount in words: Sixty million VND per month).

- The car rental price includes all types of taxes and fees as prescribed by law.

2. Payment Method:

a. Rent is paid monthly, within the first 07 (seven) days of the payment month.

b. Payment shall be made via bank transfer as follows:

- Account Name: **Nguyen Chi Hieu**

- Salary Account Number: at **KienlongBank Saigon**

c. Currency for payment: VND.

d. Rent calculation starts: 5 (five) days after the date this Contract is signed.

e. Car delivery is executed immediately after the signing of this Contract and a delivery record must be made. The vehicle handover record is an integral part of this Contract.

Article 5. Obligations and Rights of Party A

1. Party A has the following obligations:

a. Deliver the car and relevant documents immediately after the signing of this Contract;

b. Be responsible towards Party B in case of any disputes regarding ownership of the car that affect Party B's lease;

c. Party A bears the cost of purchasing car insurance and vehicle inspection during the validity of the Contract;

d. Party A at its own expense is responsible for maintenance, repairs, tire replacements, regular replacement of parts, inspection costs, and any other related costs;

e. Party A is responsible for paying car rental taxes to the tax authorities;

f. Arrange and pay for monthly parking fees independently;

g. Manage, utilize, and assume all risks and incidents occurring during the rental period to Party B. Additionally, Party A is responsible for liaising with government agencies or third parties to address issues related to the rental car;

h. In the event that Party B terminates the rental Contract prematurely for any reason, Party A is obliged to refund the rent paid by Party B corresponding to the unused period;

i. Other obligations as agreed upon in this Contract and as prescribed by law.

2. Party A has the following rights:

a. Receive rental payments corresponding to Party B's actual usage time.

b. Reclaim the asset at the end of the rental term, unless otherwise agreed.

c. Other rights as stipulated in this Contract and as prescribed by law.

Article 6. Obligations and Rights of Party B

1. Party B has the following obligations:

a. Utilize the rental asset for the agreed purposes;

b. Pay rent as agreed in this Contract;

c. Other obligations as agreed upon in this Contract and as prescribed by law.

d. Bear all operating costs related to the vehicle during the rental period except for the costs specified in points c, d, f, Clause 1, Article 5 of this Contract. In the event of accidents or vehicle damages caused by Party B during the rental period, Party B must immediately inform Party A and is responsible for repairing and restoring the vehicle to its original state for Party A.

2. Party B has the following rights:

a. Notify any changes to the car rental price as necessary;

b. Unilaterally terminate this Contract at any time after giving notice to Party A at least 15 (fifteen) days in advance, without needing Party A's consent, and receive a refund for the prepaid amount for the unused rental period;

c. Other rights as agreed upon in this Contract and as prescribed by law.

Article 7. Termination of Contract

1. The Contract shall terminate and automatically be liquidated in the following cases:

a. When the rental period expires, and the parties do not wish to extend this Contract.

b. When Party A is dismissed/removed/no longer holds a position eligible for car rental as stipulated by KienlongBank periodically and/or terminates the employment contract with Party B.

2. The Contract can be terminated early without fault from either party in the following circumstances:

a. Both parties mutually agree to terminate the rental Contract ahead of time;;

b. Occurrence of force majeure events under this Contract, which are events beyond Party A's control, including but not limited to fire, natural disasters, strikes, war, riots, sabotage, embargoes, directives, or changes, supplements to current laws or of competent state agencies (not due to Party A's fault) that prevent Party B from continuing to effectively use the rental car;

c. The rental car is no longer available;

3. Party A has the right to unilaterally terminate the rental Contract early if Party B fails to pay rent for 2 (two) consecutive months or more without a valid reason.

4. Party B has the right to unilaterally terminate the rental Contract early if Party A violates one of the following cases:

a. Breach of agreement, commitment with a third party restricting Party A's right to rent and affecting Party B's rental;

b. Disputes related to the ownership of the car by Party A affecting Party B's rental;

c. Failure to repair the car when its quality deteriorates;

d. Failure to deliver the car to Party B for use as prescribed.

5. In cases specified in Clause 3 or Clause 4 of this Article (except for point d of Clause 4), the violating party shall resolve and remedy within 07 (seven) days after receiving written notification. After this period, if the issue remains unresolved, the other party has the right to unilaterally declare the termination of this Contract.

6. Apart from cases specified in Clause 3 of this Article, Party A has the right to terminate the rental Contract early by notifying Party B at least 03 (three) months in advance.

7. Apart from cases specified in Clause 4 of this Article, Party B has the right to terminate the rental Contract early by notifying Party A at least 15 (fifteen) days in advance.

Article 8. Handling Contract Termination

1. When terminating the Contract according to Clause 2, Clause 3, Clause 6, and Clause 7 of Article 7 of this Contract, Party A and Party B shall sign a contract liquidation. Party A shall promptly refund the prepaid rental to Party B for the corresponding unused period in a single payment. Party A is responsible for reimbursing Party B within 07 (seven) days from the date of Contract termination.

2. When terminating the Contract under Clause 4 of Article 7 or if Party A violates the notice period, Party A shall compensate Party B an amount equivalent to 3 (three) months' rent at the time of Contract termination and refund the rent prepaid by Party B for the unused period. Party A is responsible for reimbursing Party B within 07 (seven) days from the date of Contract termination.

Article 9. Tax Payment

Party A is responsible for paying taxes related to car rental and associated fees to the competent state authority. Alternatively, Party A may authorize Party B to pay on its behalf, with Party A bearing the cost.

Article 10. Parties' Representations

Both Party A and Party B are legally accountable for the following representations:

1. Party A represents:

a. Personal information and details of the rental asset provided in this Contract are true and accurate;

b. The asset is legally eligible for rental according to legislation;

c. At the time of signing this Contract, the rental asset is free from disputes and not subject to seizure to ensure judgment enforcement;

d. The signing of this Contract is entirely voluntary, without deception or coercion;

e. Fully and correctly perform the agreements stipulated in this Contract.

2. Party B represents:

a. Personal information provided in this Contract is true and accurate;

b. The signing of this Contract is entirely voluntary, without deception or coercion;

c. Fully and correctly perform the agreements stipulated in this Contract.

Article 11. General Provisions

1. Both parties have thoroughly understood their rights, obligations, legal benefits, and the legal consequences of this Contract.
2. Any amendments or supplements to the Contract must be agreed upon in writing by both parties. Such written amendments or supplements are an integral part of this Contract.
3. In the event of any disputes arising during the performance of this Contract, the parties shall negotiate to resolve them based on the principle of mutual respect for each other's rights. If the parties cannot reach an agreement, either party has the right to file a lawsuit to request the competent court to resolve it in accordance with the law.
4. Each party has read, understood, and agrees to all the terms recorded in this Contract and has signed this Contract.
5. This Contract takes effect from the date of signing. It is made in three (3) copies of equal value, with Party A retaining one (1) copy and Party B retaining two (2) copies.

PARTY A	**PARTY B** **ON BEHALF OF BOD CHAIRMAN** **ACTING GENERAL DIRECTOR**
(signed)	*(signed, stamped)*
Nguyen Chi Hieu	**Tran Hong Minh**