

PROPOSAL

Re: Listing of Bonds Publicly Issued by KienlongBank

To: THE GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019 (“Securities Law”);

- Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government detailing the implementation of a number of articles of the Securities Law (“Decree 155”);

- Pursuant to the Charter of Kienlong Commercial Joint Stock Bank.

The Board of Directors of Kienlong Commercial Joint Stock Bank (“KienlongBank”) respectfully submits the following to the General Meeting of Shareholders:

1. Legal Provisions on the Listing of Bonds on the Stock Exchange

(i) According to Point I, Clause 3, Article 15 of the Securities Law: Conditions for public bond offerings include:

“The issuing organization must commit to and implement the listing of bonds on the securities trading system after the completion of the offering.”

(ii) According to Clause 2, Article 29 of the Securities Law:

“Organizations that have conducted a public offering of securities must complete the listing registration dossier or securities trading registration within 30 days from the completion date of the offering.”

(iii) According to Clause 1, Section V, Form No. 28 (Securities Listing Registration Form) in the Appendix issued together with Decree 155, the dossier for listing registration includes: *“Resolution of the General Meeting of Shareholders or the Members’ Council or the company owner approving the listing.”*

Based on the above regulations, bonds publicly issued by KienlongBank must be registered for listing, and the registration dossier must include the approval of the General Meeting of Shareholders.

2. Proposal to the General Meeting of Shareholders

In practice, the procedure to collect the General Meeting of Shareholders' opinion takes considerable time, whereas under Article 29 of the Securities Law, KienlongBank must complete the listing or trading registration dossier within 30 days from the offering completion date. Therefore, if KienlongBank seeks separate shareholder approval for

each public bond issuance, it may negatively impact the issuance schedule and submission of listing registration documents as required by law.

To comply with legal regulations on bond issuance and listing, and to ensure the schedule and implementation plan of KienlongBank's bond listing, the Board of Directors respectfully submits the following proposals to the General Meeting of Shareholders:

(i) Approve the listing of bonds (excluding convertible bonds and bonds with warrants) publicly issued by KienlongBank during the period from the conclusion of the 2025 Annual General Meeting of Shareholders until the conclusion of the 2026 Annual General Meeting of Shareholders, in accordance with the Securities Law and other relevant legal regulations;

(ii) Authorize the Board of Directors to organize, direct, and make necessary decisions to carry out the bond listing in accordance with the contents approved by the General Meeting of Shareholders and in compliance with applicable laws.

We respectfully submit this proposal to the General Meeting of Shareholders for review and approval./.

Recipients:

- As above;
- Archived at: Board of Directors Office

ON BEHALF OF BOARD OF DIRECTORS
CHAIRMAN *TM*



TM
Tran Ngoc Minh