

PROPOSAL

Re: Adjustment of the Plan for 2024 Profit Distribution

To: THE GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to Decree No. 93/2017/NĐ-CP dated August 7, 2017 on the financial regime applicable to credit institutions, branches of foreign banks, and the financial supervision, assessment of effectiveness of state capital investment in wholly state-owned credit institutions and partially state-owned credit institution;
- Pursuant to Circular No. 16/2018/TT-BTC dated February 7, 2018 providing guidelines for certain financial regimes applicable to credit institutions and branches of foreign banks;
- Pursuant to the 2024 consolidated financial statements of Kien Long Commercial Joint Stock Bank audited by MOORE AISC Auditing and Informatics Services Co., Ltd

The 2025 Annual General Meeting of Shareholders of KienlongBank approved the resolution on the plan for 2024 profit distribution (Article 6, Resolution No. 01/NQ-DHDCD dated April 25, 2025, of the General Meeting of Shareholders). However, to have sufficient basis for implementing the Plan to increase Chartered Capital of KienlongBank in 2025, the Board of Directors of Kien Long Commercial Joint Stock Bank respectfully submits to the Extraordinary General Meeting of Shareholders 2025 for approval of the adjustment of the dividend distribution rates in sections 8, 9, 10, 11 of the Profit Distribution Table in Proposal No. 02/TTr-HDQT dated April 4, 2025, as follows

Unit: VND

STT	Item	Approved contents (Resolution No. 01/NQ-DHDCD dated April 25, 2025)	Proposed contents for adjustment
8	Retained profit used for dividend distribution (*)	1.807.409.390.000	2.168.891.268.000
9	Number of outstanding shares (listed)	361.481.878	361.481.878



STT	Item	Approved contents (Resolution No. 01/NQ-DHDCD dated April 25, 2025)	Proposed contents for adjustment
10	Dividend payout ratio (*)	50,00%	60,00%
11	Remaining accumulated retained earnings (**)	382.958.610.000	21.476.732.000

(*): To be implemented only after the Plan to Increase chartered capital is approved by the General Meeting of Shareholders, and the competent regulatory authorities.

Other issues related to the Plan for 2024 profit distribution will continue to be implemented according to Resolution No. 01/NQ-GMS dated April 25, 2025, of the General Meeting of Shareholders, at the 2025 annual meeting.

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval.

Sincerely!

Recipients:

- As above;
- Archived at: BOD Office.

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



Tran Ngoc Minh