

No: 05 /TTr-HDQT

Rach Gia, April 1st, 2026

PROPOSAL

Regarding the selection of an independent auditing firm for fiscal year 2027.

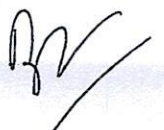
To: The General Meeting of Shareholders.

- Pursuant to the Law on Enterprise No. 59/2020/QH14 dated June 7, 2020 and its amendments and supplements;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its amendments and supplements;
- Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019, and its guiding, amending, and supplementing documents;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29, 2024 of the State Bank of Vietnam regulating independent auditing for commercial banks, non-bank credit institutions, microfinance institutions, and branches of foreign banks;
- Pursuant to the Charter of Kien Long Commercial Joint Stock Bank;

To conduct a review of the semi-annual financial statements, audit the annual financial statements, evaluate the performance of the internal control system, and in accordance with the requirements/regulations of the State Bank of Vietnam (if any) for the fiscal year 2027 of Kienlong Commercial Joint Stock Bank and its subsidiaries (hereinafter collectively referred to as “KienlongBank”).

The Board of Directors respectfully submits to the General Meeting of Shareholders for consideration *the selection of an independent auditing firm* to conduct the audit of the separate financial statements, consolidated financial statements, and provide assurance services regarding the performance of the internal control system in the preparation and presentation of financial statements for the fiscal year 2027 of KienlongBank as follows:

1. Proposed Selection of Independent Auditing Firm::
 - Company Name: A&C Auditing and Consulting Co., Ltd.
 - Business Registration Number: 0300449815
 - Address: 02 Truong Son Street, Tan Son Hoa Ward, Ho Chi Minh City
2. Basis for Proposing and Selecting A&C Auditing and Consulting Co., Ltd.:
 - The company is on the list of firms approved by competent state agencies to conduct audits in 2026 for public interest entities in the securities sector



and meets the conditions stipulated in Circular No. 51/2024/TT-NHNN of the State Bank of Vietnam;

- The company is an independent auditing firm with a long history of operation in Vietnam, possessing prestige and experience in the field of auditing and financial consulting, with a team of experienced auditors and auditing methods consistent with current auditing standards;
 - The company has been auditing KienlongBank's financial statements since 2019, with the most recent audits scheduled for KienlongBank in 2025 and 2026;
 - The fees are reasonable and appropriate for the scale and auditing needs of KienlongBank.
3. In the event that the primary option mentioned in Article 1 above cannot be executed due to force majeure, Moore AISC Auditing and Informatics Services Company Limited shall be selected as the independent audit firm to perform the audit of the financial statements and provide assurance services for the internal control system's operation regarding the preparation and presentation of KienlongBank's financial statements for the 2027 fiscal year.
4. Assign the Board of Directors with directing the Board of Management to negotiate and execute the Service Contract with the independent audit firm selected by the General Meeting of Shareholders (GMS) in accordance with this Proposal, ensuring consistency with actual conditions, legal regulations, guidelines from competent authorities, and the best interests of both the Shareholders and KienlongBank.

Respectfully submitted to the General Meeting of Shareholders for consideration and approval.

Sincerely!

Recipients:

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

ON BEHALF OF BOARD OF DIRECTORS
CHAIRMAN



Tran Ngoc Minh