



**KIEN LONG COMMERCIAL  
JOINT STOCK BANK**

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

No: 01/QD-DHDCD

*Rach Gia, April 23<sup>rd</sup>, 2026*

**DRAFT**

**DECISION**

**On the promulgation of the Regulation on the Organization of online General Meeting of Shareholders and electronic voting**

**THE GENERAL MEETING OF SHAREHOLDERS  
KIEN LONG COMMERCIAL JOINT STOCK BANK**

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17<sup>th</sup>, 2020;
- Pursuant to Law on Credit Institutions No. 32/2024/QH15 dated January 18<sup>th</sup>, 2024;
- Pursuant to current Charter of Kien Long Commercial Joint Stock Bank (KienlongBank);

**DECISION:**

**Article 1.** To promulgate together with this Decision the “**Regulation on the Organization of online General Meeting of Shareholders and electronic voting**” of Kienlong Bank.

**Article 2.** Shareholders, members of the Board of Directors, members of the Board of Supervisors, the Board of Management, Divisions, Departments/Centers at the Head Office, Branches, Transaction Offices under KienlongBank, and other relevant individuals, units and organizations shall be responsible for the implementation of this Decision.

**Article 3.** This Decision shall take effect from April 23<sup>rd</sup>, 2026.

**ON BEHALF OF THE GENERAL MEETING OF  
SHAREHOLDERS**

**CHAIRMAN OF THE BOARD OF DIRECTORS  
– CHAIRMAN OF THE MEETING**

**Recipients:**

- Shareholders;
- State Bank of Vietnam (for reporting);
- State Bank of Vietnam – Region 15 Branch (for reporting);
- State Securities Commission of Vietnam (for reporting);
- Hanoi Stock Exchange (for reporting);
- Ho Chi Minh City Stock Exchange (for reporting);
- As stated in Article 2 (for implementation);
- Archived at: Board of Directors’ Office.

**Tran Ngoc Minh**

**REGULATIONS  
ON ORGANIZING THE ONLINE GENERAL MEETING OF  
SHAREHOLDERS AND ELECTRONIC VOTING**

*(Issued with Meeting Minute No. 01/BB-DHDCD dated April 23<sup>rd</sup>, 2026, of the  
General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank)*

DRAFT

**CHAPTER I  
GENERAL PROVISIONS**

**Article 1. Subjects of Regulation and Scope of Application**

1. Subjects of Regulation:

These regulations govern the following:

a. The organization of the 2026 Annual General Meeting of Shareholders using online means (fully online and/or a combination of online and in-person formats) of Kien Long Commercial Joint Stock Bank.

b. The implementation of electronic voting at the General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank as mentioned in Point a, Clause 1 of this Article.

2. Scope of Application:

These regulations apply to all shareholders, individuals, agencies, and organizations involved with Kien Long Commercial Joint Stock Bank.

**Article 2. Terminology**

Within these Regulations, the following terms are defined as follows:

1. **KienlongBank:** Refers to Kien Long Commercial Joint Stock Bank.
2. **GMS:** Refers to the General Meeting of Shareholders.
3. **BoD:** Refers to the Board of Directors.
4. **BoS:** Refers to the Board of Supervisors.
5. **Organizing Committee:** Refers to the Organizing Committee of the GMS.
6. **Shareholder:** Refers to any organization or individual holding one or more shares of KienlongBank and whose name is registered in KienlongBank's shareholder register.
7. **Authorized Representative:** Refers to a person authorized by a Shareholder to attend and exercise shareholder rights at the GMS. In this Regulation, "Shareholder" and "Authorized Representative" are collectively referred to as "Shareholder."
8. **Online GMS/Online Meeting/Online Session:** Refers to a GMS held in an online format, where shareholders participate via the internet and/or technological tools

and applications to exercise their rights to discuss and vote. This allows delegates in different locations to follow the meeting proceedings and exercise their shareholder rights. An online GMS has the same legal validity as a physical meeting. Electronic voting holds the same legal validity as direct voting or written ballot submission.

9. **Online System:** Refers to the entire technical infrastructure used to organize and operate the GMS and conduct electronic voting, selected and announced by KienlongBank to provide shareholders with tools for attending the online meeting and casting electronic votes.

10. **Electronic Means:** Refers to devices operating on electronic, digital, magnetic, wireless transmission, optical, electromagnetic, or similar technologies.

11. **Electronic Voting:** Refers to the form in which shareholders cast votes through the Online System as regulated and announced by KienlongBank.

12. **Online System Access Time:** Refers to the point in time from which shareholders can access, log in, participate in the online meeting, review documents, and vote electronically.

13. **Identification Element:** Refers to necessary information to accurately identify an individual or entity in a specific context.

14. **Authentication:** Refers to the process of verifying whether the information provided or declared by an entity is accurate and genuine.

## CHAPTER II SPECIFIC PROVISIONS

### Article 3. Conditions and Methods for Attending the General Meeting of Shareholders (GMS)

1. Shareholders who hold shares of KienlongBank as of the record date to exercise shareholder rights, according to the list prepared by the Vietnam Securities Depository and Clearing Corporation (VSDC) on March 24<sup>th</sup>, 2026, have the right to attend the General Meeting of Shareholders (GMS) or authorize others to attend the GMS on their behalf.

2. Shareholders may authorize all or part of their shares for others to represent them at the GMS. If a shareholder is an organization and appoints multiple authorized representatives, it must specify the number of shares for each representative. If the organizational shareholder does not specify the corresponding number of shares for each representative, the shares will be equally divided among all authorized representatives.

3. Authorization is legally valid only when the following conditions are met:



a. The shareholder completes all required information on the Authorization Letter (according to the KienlongBank template or another template compliant with Clause 2, Article 144 of the Law on Enterprises 2020, the Charter of KienlongBank, and civil law regulations).

b. The Authorization Letter must have full signatures, clearly printed names, and be sealed (if an organization) by the principal and the authorized representative.

c. The original Authorization Letter must be submitted to KienlongBank no later than the date specified in the meeting notice via one of the following methods:

– To the address:

+ KienlongBank representative office in Hanoi (*6th Floor, No. 16 Pham Hung Street, Tu Liem Ward, Hanoi City*) or

+ KienlongBank representative office in Ho Chi Minh City (*No. 98 - 108A Cach Mang Thang Tam Street, Xuan Hoa Ward, Ho Chi Minh City*).

– Send via email: [vphd@kienlongbank.com](mailto:vphd@kienlongbank.com).

– Other methods specified in the Notice on Meeting Invitation.

d. The authorized person cannot delegate their authority to another party unless the authorized person is a legal entity designating a representative or re-authorizing the KienlongBank management board as per the provided template.

4. Revoking online authorization: Shareholders who have submitted online authorization may revoke it by submitting a written request to KienlongBank at the address specified in Clause 3 of Article 3, at least 24 hours before the opening of the GMS. (The revocation is effective once KienlongBank receives the official notice).

5. Revocation of authorization is invalid if the authorized representatives has already successfully registered to attend the GMS online via the electronic voting system as specified in Article 10 of this Regulation.

#### 6. Method of Participation

##### a. For shareholders:

Each shareholder eligible to attend the GMS will be provided with one (01) login username and password to access the online GMS and vote electronically. This login information will be included in the Meeting Invitation Notice. Shareholders are responsible for keeping this information confidential to ensure only they can vote via KienlongBank's system and are fully accountable for any results arising from its use.

b. For authorized representatives (if the authorized person is not a KienlongBank shareholder or member of the Board of Directors), upon receipt of valid authorization, KienlongBank will provide login information to the authorized representative.

c. Request to re-issue login information:



When a Shareholder requests the reissuance of login information, the Shareholder is obliged to provide personal information for identification purposes. KienlongBank may require the Shareholder to re-submit personal information, including at a minimum: ID card/Citizen ID/Passport number; mobile phone number, email address, permanent or temporary address for individuals; Business Registration Number, contact phone number, and head office address for organizational Shareholders. KienlongBank may send the login information and password for the Delegate to attend and vote at the General Meeting via email or another method based on the Shareholder's registered information.

#### **Article 4. Rights and Responsibilities of Shareholders Attending the GMS**

1. Attend the GMS and vote on all matters under the GMS's authority in accordance with KienlongBank's Charter and applicable laws.

2. Have the right to speak and participate in discussions directly during the GMS.

3. Follow instructions and the direction of the Chairperson and Organizing Committee of the GMS.

4. Actively study documents and contribute constructive feedback. All comments must aim to support KienlongBank's common interests and avoid offensive, inciting, obstructive, or disruptive behavior. Comments must follow proper procedures:

a. For in-person attendance: Shareholders may register to speak via the Feedback Form or when invited by the Chairperson.

b. For online participation: Shareholders may submit questions and comments via the channels specified in the Meeting Invitation Notice or directly through the EzGSM system interface (Online Support function).

5. Shareholders joining the meeting after the official start time may still register and vote after completing registration procedures. However, they may only vote on issues raised after their entry; prior voting outcomes remain unchanged.

6. Other rights and responsibilities:

a. Shareholders must ensure they have proper equipment and technology (audio/video) as guided by the Organizing Committee to connect to the online meeting system.

b. Follow the Organizing Committee's guidance for online attendance and electronic voting.

c. Agree that KienlongBank may share shareholder data with third-party service providers involved in organizing the online GMS and supporting the e-voting process.



When engaging third-party services, the Organizing Committee must take reasonable steps to ensure that these parties maintain the confidentiality of shareholder information as required by KienlongBank's internal rules and applicable laws.

d. Shareholders must keep their login credentials confidential. The shareholder's vote on the e-voting system is considered final and legally binding. Shareholders are fully responsible before the law and before KienlongBank for any vote cast using their login credentials.

e. Shareholders must immediately notify the Organizing Committee if they suspect their login, password, or other identification elements have been lost, stolen, or exposed, so appropriate security measures can be taken. Shareholders bear responsibility for any damages or risks occurring before the Organizing Committee receives such notification.

### **Article 5. Organizing Committee of the GMS**

1. The Organizing Committee of the GMS is established by the Convener of the meeting. The number and composition of the Organizing Committee shall be decided by the Convener, unless otherwise provided in the Charter of KienlongBank or by law.

2. The Organizing Committee shall be responsible for:

a. Carrying out the tasks stipulated in this Regulation.

b. Providing guidance and serving as the contact point for shareholders' inquiries related to organizational matters, registration for participation, and other relevant issues of the GMS.

c. Preparing electronic equipment and facilities to ensure the organization of the GMS.

d. Performing other tasks as assigned and as provided in the Charter of KienlongBank.

### **Article 6. Chairperson, Presidium, and Secretariat**

1. Chairperson:

a. The Chairperson of the GMS shall be appointed according to the Charter of KienlongBank and in compliance with legal regulations.

b. The Chairperson shall be supported by other members of the Presidium, who are approved by the GMS.

c. The Chairperson and Presidium have the following rights and duties:

- The Presidium shall preside over the GMS in accordance with this Regulation and the agenda approved by the GMS.

- The Presidium's decisions on procedural matters or unforeseen events outside the agenda shall be final and binding.



- The Chairperson has the right to take necessary measures to conduct the meeting in an orderly and effective manner that reflects the majority shareholders' will.

- The Chairperson may temporarily postpone the GMS (with sufficient shareholder attendance) to a different location or change the meeting format in the following cases:

- Any Shareholder attending the meeting who obstructs proceedings, causes disorder, or poses a risk to the fair and lawful conduct of the meeting.
- Communication facilities at the meeting venue do not ensure that Shareholders can participate, discuss, and vote.

The postponement shall not exceed three (03) days from the original scheduled date.

## 2. Secretariat:

The Secretariat shall comprise one or more persons appointed by the Chairperson and shall:

- a. Take meeting minutes.
- b. Consolidate shareholder comments during the online meeting and send them to the Presidium.
- c. Draft the Meeting Minutes and Resolutions of the GMS.
- d. Support other tasks as assigned by the Presidium.

## **Article 7. Shareholder Eligibility Verification Committee**

1. The Shareholder Eligibility Verification Committee is a supporting unit of the Organizing Committee. Its number and composition shall be determined by the Organizing Committee.

2. The Committee shall:

- a. Verify the eligibility of shareholders attending the GMS.
- b. Report to the GMS on the verification results and the percentage of shareholders attending or voting electronically.
- c. Record voting results and report them to the GMS before the Counting Committee officially confirms them.
- d. Carry out other duties as per the Charter of KienlongBank.

3. The Committee may establish subunits to assist in fulfilling its responsibilities.

**Article 8. Vote Counting Committee**

1. The Vote Counting Committee shall consist of one or more members nominated by the Chairperson and approved by the GMS.
2. The Committee shall:
  - a. Guide shareholders on voting procedures and rules.
  - b. Count and announce the voting results at the GMS.
  - c. Perform other tasks as stipulated in the Charter of KienlongBank.
3. The Committee has the right to establish supporting subunits to fulfill its responsibilities.

**Article 9. Conditions for Holding the GMS**

1. The convocation, preparation of the shareholder list, meeting invitation, and accompanying documents must comply with the Charter of KienlongBank and legal regulations.
2. Shareholder attendance must meet the quorum as prescribed by the Charter of KienlongBank and by law.
3. The Shareholder Eligibility Verification Committee shall determine the attendance ratio to validate the legitimacy of the meeting and serve as the basis for vote counting.
4. Other provisions:
  - a. An online GMS shall have the same legal validity as a physical one. Electronic voting shall be legally equivalent to in-person voting.
  - b. The online system must meet the following conditions:
    - The network connection at the main venue must be continuous and stable. In the event of an interruption at the main venue, the Organizing Committee or the Presidium must summarize the interrupted meeting content.
    - The main venue must meet the requirements for sound, lighting, power supply, electronic means, and other necessary equipment according to the meeting's nature and requirements. The Organizing Committee must arrange backup equipment to ensure the organization proceeds smoothly, minimizing the potential for interruptions.
    - Ensure information security and the confidentiality of access accounts (if any). The electronic data of the GMS and voting data must be stored, secured, and capable of being extracted from the system with all related information to compile the minutes of the meeting.
    - The Organizing Committee must provide a hotline or online support channels to address issues and assist Shareholders before and during the online meeting. Information



about the Shareholder support channels must be announced by the Organizing Committee in the meeting guidelines.

**Article 10. Verification of Shareholder Status and Online Attendance Registration for the GMS**

1. Shareholders access the online GMS system at the website [klb.ezgsn.fpts.com.vn](http://klb.ezgsn.fpts.com.vn) and log in using the KienlongBank account information provided in the invitation letter to attend the meeting and confirm their status as a participating Shareholder.

2. Instructions for logging in and illustrations of the online meeting interface can be found in the instructional document attached to the meeting materials (available on KienlongBank's official website: <https://www.kienlongbank.com>, under the section: Investor – Shareholder → General Meeting of Shareholders).

3. The Organizing Committee of the GMS must send guidance documents on registering for online meeting attendance, as well as instructions for electronic voting, along with the meeting materials to Shareholders within the specified time frame.

4. A Shareholder is recorded by the online system as attending the online GMS when they access the system using the information verified by KienlongBank, confirm participation in the KienlongBank Annual GMS online, and receive confirmation of successful meeting registration from the online system. The system's acknowledgment serves as the basis for determining the attendance rate, ensuring the meeting is legally valid and eligible to proceed. If a Shareholder logs into the system after the Credentials Committee reports the verification results of Shareholders' eligibility at the opening of the Assembly, the Shareholder can still register and is entitled to vote immediately after registration; in this case, the validity of previously voted items remains unchanged.

5. A Shareholder's participation in the online GMS and execution of electronic voting via the online system is considered as direct attendance and voting. The electronic voting results are valid for calculating the percentages mentioned in clause 4 of this Article and for the approval rates of decisions under the GMS's authority; Shareholders are responsible for their voting results.

6. The online system will open to register Shareholder participation in the online GMS 24 (twenty-four) hours prior to the scheduled start time of the meeting or at an earlier time as announced by KienlongBank to Shareholders.

7. The following cases are considered as Shareholders not attending the online meeting:

a. Shareholders do not provide information and respond to KienlongBank to confirm attendance and verify shareholder status as required

b. Shareholders do not log into the online system as stipulated in this Article..

c. Shareholders log into the online system but do not confirm attendance at the online Assembly by the end of the voting period.

#### **Article 11. Discussions at the GMS**

##### **1. Principles:**

a. Discussions take place during the time allocated by the Chairperson and within the scope of the GMS agenda.

b. Only shareholders may participate in discussions.

c. Shareholders may express opinions directly via the video/audio system connected to the Organizing Committee or through other feedback mechanisms.

d. The Secretariat is responsible for compiling shareholder comments, organizing them in the order of registration, and submitting them to the Chairperson.

##### **2. Responding to Shareholder Comments:**

a. Based on shareholder discussions, the Chairperson or a designated member of the Presidium will respond to shareholder questions.

b. In case time does not permit direct responses, KienlongBank will provide written replies to shareholders after the meeting.

#### **Article 12. Voting at the GMS**

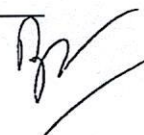
##### **1. General Provisions:**

a. The Vote Counting Committee is responsible for disseminating and guiding Shareholders on the method and procedure for electronic voting in accordance with the voting regulations stipulated in this Article.

b. In case Shareholders encounter issues with voting on the online system, they may contact the hotline as announced by the Organizing Committee for guidance and support to complete the electronic voting procedure. Shareholders shall vote on the matters at the General Meeting within the timeframe set by the Chairman of the General Meeting and/or as instructed by the Vote Counting Committee/Organizing Committee. From the moment the voting on an item closes, Shareholders do not have the right to alter any voted content; the voting results recorded on the system under the Shareholder's access account are final, and no complaints/appeals related to this result are permitted.

c. Shareholders access the online GMS system at the website [klb.ezgsn.fpts.com.vn](http://klb.ezgsn.fpts.com.vn) and log in using the KienlongBank account information provided in the invitation letter to Shareholders to attend the meeting and exercise their voting rights.

d. Voting instructions and an illustration of the voting interface can be found in the instruction document attached to the meeting materials (available on the official website:



<https://www.kienlongbank.com>, under “Investor – Shareholders → General Shareholder Meeting”).

e. The Voting Committee is responsible for verifying and compiling the voting results. The results are announced before the end of the meeting. In case of concerns about the voting outcome, the Chairperson shall review and decide on the matter during the meeting.

f. The following votes are considered uncollected:

- Votes not recorded by the system.
- Votes cast after the designated electronic voting period ends.

g. Shareholders recorded as attending and casting votes online who fail to vote within the designated time for a specific resolution are considered to have not participated in that vote. Their votes are considered uncollected. Shareholders may still vote on other resolutions that remain open on the system.

2. Voting Rules:

a. Voting Principles:

- Each share entitles the shareholder to one vote.
- After logging in, shareholders select “Vote.” For each resolution, shareholders choose one of three options: “Approve,” “Disapprove,” or “Abstain,” then click “Vote.” The system records and stores the result.

- Shareholders can change their voting results until the Chairperson announces the end of the voting period during the meeting, but they cannot cancel the entire vote on the system. Shareholders can make changes by clicking 'Change Vote,' then re-enter the voting results and click 'Vote' to submit the updated voting results to the system. The electronic voting system only records the final voting results at the end of each voting period as stipulated.

b. Matters Subject to Voting:

- Meeting agenda.
- List of the Presidium and the Voting Committee.
- Rules for organizing the online GMS and electronic voting.
- Reports and proposals in the meeting agenda.
- Meeting minutes.
- Other issues within the GMS’s authority, as proposed by shareholders and/or decided by the Chairperson (if any).

c. Resolution Approval Thresholds:

- The following resolutions require approval by shareholders representing more than 65% of the total votes of all attending shareholders:

- Amendments and supplements to KienlongBank's Charter;
- Approval of changes to charter capital and issuance plans, including the type and number of shares to be issued;
- Decisions to invest in, purchase, or sell fixed assets of KienlongBank where the investment amount, purchase price, or original cost in the case of selling fixed assets equals twenty percent (20%) or more of KienlongBank's charter capital as recorded in the most recent audited financial statements;
- Decisions on division, separation, merger, consolidation, legal transformation, dissolution, or petitioning the court for bankruptcy;
- Changes in lines of business;
- Changes in the organizational management structure.

- Unless otherwise provided by law or KienlongBank's Charter, other resolutions shall be approved when receiving consent from shareholders representing more than 50% of the total votes of all attending shareholders.

### **Article 13. Minutes of the General Meeting of Shareholders**

1. The contents of the meeting shall be recorded by the Secretariat and documented in the Minutes of the General Meeting of Shareholders.
2. The Minutes shall be read and adopted before the closing of the meeting.

### **Article 14. Information Retention**

KienlongBank shall retain all records and documents arising during the General Meeting of Shareholders and the results of electronic voting in accordance with applicable laws and KienlongBank's internal regulations. This includes figures, data, and documents in electronic form retrievable from the online system, as well as hard copies (if any).

### **Article 15. Force Majeure Events**

During the organization of the online General Meeting of Shareholders and electronic voting, force majeure events beyond the control of KienlongBank may occur, such as natural disasters, fires, power outages, loss of internet connection, or other technical issues, as well as requirements or directives from the Government and other competent authorities. KienlongBank will mobilize all possible resources to resolve the issues, and the meeting may continue, but not beyond 60 minutes from the time the issue occurred.

If the force majeure events cannot be resolved to continue the meeting within 60 minutes, the Chairperson will declare the suspension of the meeting. All matters that have



been voted on before the suspension (if any) will be nullified. These matters will be re-voted at the nearest convened General Meeting of Shareholders.

**CHAPTER III  
IMPLEMENTING PROVISIONS**

**Article 16. Implementation Provisions**

1. Data and information of shareholders attending the online meeting shall be kept secure and confidential and used solely for purposes related to the General Meeting of Shareholders, as well as for shareholder support and management by KienlongBank.

2. This Regulation shall take effect immediately upon approval by the General Meeting of Shareholders.

3. Any amendments, supplements, or replacements to this Regulation shall be decided by the General Meeting of Shareholders.

4. All shareholders of KienlongBank, members of the Board of Directors, members of the Board of Supervisors, the Executive Board, departments, and staff across the entire KienlongBank system are responsible for complying with this Regulation.

**ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS  
CHAIRMAN OF BOD – CHAIRPERSON**

**Tran Ngoc Minh**

