

REPORT
OF THE BOARD OF DIRECTORS ON ACTIVITIES IN 2025
AND OPERATIONAL PLAN FOR 2026

To: GENERAL MEETING OF SHAREHOLDERS

Overcoming cautious forecasts at the beginning of the year and global economic fluctuations, Vietnam achieved an impressive economic growth target: GDP growth exceeded 8%, and GDP per capita established a new level. Additionally, despite high growth, inflation (CPI) was kept under control, remaining below the target level of 4.5%.

With these achievements, many international financial organizations such as the World Bank (WB) and the Asian Development Bank (ADB) have assessed that by 2025, Vietnam's economy will not only recover but has truly transitioned into a new growth cycle based on quality and efficiency.

In 2025, the General Meeting of Shareholders (GMS) of Kienlong Commercial Joint Stock Bank (KienlongBank) conducted one annual and one extraordinary meeting, approving many important matters to promptly implement business strategies and plans suitable for each specific phase.

Based on the achieved results and future operational orientations, the Board of Directors (BOD) respectfully reports to the General Meeting of Shareholders (GMS) the operational results of 2025 and the operational directions for 2026 as follows:

I. OPERATING RESULTS FOR 2025

1. Results of Implementing the Resolutions of the General Meeting of Shareholders in 2025.

1.1. Business Operation Results.

With the spirit of solidarity and efforts of all KienlongBank employees, as of December 31st, 2025, all business performance indicators of KienlongBank have been met and exceeded the targets approved by the General Meeting of Shareholders, as detailed below:

- Total assets reached: VND 103,303 billion, achieving 101.28% of the plan.



- Total mobilized capital reached: VND 91,361 billion, achieving 98.24% of the plan.
- Credit outstanding balance reached: VND 71,588 billion, growing by 16.53%, completing 100.83% of the plan.
- Profit before tax reached: VND 2,322.70 billion, achieving 168.43% of the plan.
- Non-performing loan ratio maintained at: 1.57%.

1.2. Capital Increase

Implementing the Resolutions of the General Meeting of Shareholders in 2025, the Board of Directors directed the Executive Board to implement the increase of the bank's charter capital through the issuance of dividend shares.

Based on approvals from the State Bank of Vietnam and the State Securities Commission, KienlongBank completed the charter capital increase from VND 3,652,818,780,000 to VND 5,821,705,260,000 via a 60% dividend share distribution. All additional shares have been deposited and listed on the Hanoi Stock Exchange following legal procedures.

1.3. Listing of Shares and Bonds on the Stock Exchange

Following approval from the General Meeting of Shareholders to list KienlongBank shares on the official stock exchange, the Board of Directors and Executive Board actively developed and completed the application for listing shares on the Ho Chi Minh City Stock Exchange. On December 18, 2025, the Ho Chi Minh City Stock Exchange approved the listing of KienlongBank shares under Decision No. 1227/QD-SGDHCM. On January 15, 2026, more than 5.8 million KienlongBank shares were officially listed on the Ho Chi Minh City Stock Exchange. This was one of the final criteria to help KienlongBank become one of the first banks to complete the Restructuring Plan of the Credit Institution System in conjunction with resolving non-performing loans, according to Decision No. 689/QD-TTg dated June 8, 2022, by the Prime Minister, and received high evaluation from the State Bank of Vietnam for its completion speed.

Additionally, in 2025, KienlongBank issued three bond offerings, mobilizing a total of VND 2,700 billion from the market. All bonds from the three offerings have been deposited and listed on the market as per legal regulations.

1.4. Amendment to the Charter and Regulations of KienlongBank

On July 1, 2024, the Law on Credit Institutions No. 32/2024/QH14 dated January 18, 2024, came into effect. KienlongBank promptly reviewed the new legal regulations and made amendments to the bank's charter, the Board of Directors' operational regulations, and the internal management regulations to align with the new provisions. The amended charter and regulations were reported to the State Bank of Vietnam and disclosed as required. KienlongBank also reviewed and updated all internal regulations/procedures to reflect the amended provisions.

1.5. Contingency Plan for Early Intervention by KienlongBank.

Pursuant to Article 143 of the current Law on Credit Institutions, the 2025 Annual General Meeting of Shareholders passed a resolution on the main contents of a contingency plan for early intervention. The Board of Directors has developed and completed the detailed plan and submitted the report to the State Bank of Vietnam as per the required timeline.

1.6. Selection of an Independent Audit Firm for the Financial Year 2026

Following the resolution of the General Meeting of Shareholders, the Board of Directors negotiated and selected A&C Auditing and Consulting Co., Ltd. as the independent auditing firm to audit the consolidated and standalone financial statements of the bank for 2026. The selection outcome was reported to the State Bank of Vietnam as required.

1.7. Execution of Tasks delegated by the General Meeting of Shareholders

The 2025 Annual General Meeting of Shareholders passed a Resolution authorizing the Board of Directors to carry out the following tasks: i) deciding on the organizational structure and management apparatus of Kienlong Commercial Joint Stock Bank and finalizing relevant internal regulations to ensure the Bank's stable, safe operation and compliance with legal regulations; ii) reviewing, deciding on, and implementing adjustments to the 2025 business plan targets to align with the actual operating situation and the credit growth limit approved by the State Bank of Vietnam; iii) deciding on submitting to the State Bank of Vietnam for renewal and supplementation of the business activities in KienlongBank's Establishment and Operation License, ensuring compliance with the current Law on Credit Institutions and its detailed implementing guidelines. The Board of Directors decided to amend and supplement KienlongBank's Charter to conform with the content of the Establishment and Operation License issued by the State Bank of Vietnam, and iv) to seek and work with foreign partners who have the capacity and conditions to be strategic foreign investors of KienlongBank.

In 2025, the Board of Directors submitted the application to the State Bank of Vietnam for consideration and issuance of the license; the State Bank of Vietnam is currently reviewing and verifying it. It is expected that KienlongBank will receive the license from the State Bank of Vietnam no later than April 2026.

Regarding the contents in items i) and ii), considering KienlongBank's actual operational situation, the Board of Directors will not carry out the above-mentioned delegated tasks in 2025.

Regarding point iv), the Board of Directors and the Executive Board of KienlongBank have contacted and discussed with several partners, including foreign funds and economic organizations with strong financial potential and extensive operations in the finance and banking sector. However, the selection of a foreign strategic investor requires caution to ensure the highest benefits for shareholders and KienlongBank. Therefore, it is expected that in 2026, the Board of Directors will continue to work with the Executive Board to select foreign partners committed to long-term investment, contributing to the improvement of the Bank's governance and management capabilities according to international best practices.

1.8. 2025 Remuneration of the Board of Directors and Board of Supervisors

a) Remuneration of the Board of Directors and Board of Supervisors in 2025:

Remuneration of the BOD and BOS in 2025: From January to December 2025, as approved by the 2025 Annual General Meeting of Shareholders: VND 30,360,000,000, equivalent to VND 2,530,000,000/month.

Actual remuneration of the BOD and BOS paid in 2025: VND 30,212,516,600, equivalent VND 2,517,709,716/month.

Remaining remuneration of the BOD and BOS in 2025: VND 147,483,400.

a. Bonus for exceeding the 2025 profit target for the BOD and BOS:

The bonus for exceeding the 2025 profit target for the BOD and BOS, as approved by the Annual General Meeting of Shareholders in Resolution No. 01/NQ-DHCD dated April 25, 2025, is $2\% \times (\text{Actual pre-tax profit} - \text{Planned pre-tax profit})$:

$$02\% \times (2,322,695,676,452 - 1,379,000,000,000) = \text{VND } 18,873,913,529.$$

The detailed remuneration for each member of the Board of Directors and Supervisory Board is shown in KienlongBank's audited Financial Report for 2025.

2. Results of the Board of Directors' Bank Management

2.1. Board of Directors Personnel

In 2025, the KienlongBank Board of Directors will remain stable, consisting of 9 members, including 3 independent members; 100% of the Board members do not hold executive positions. The structure of the Board of Directors is as follows:

No.	Name	Position held
1	Mr. Tran Ngoc Minh	Chairman
2	Ms. Nguyen Thi Hong Hanh	Vice chairwoman
3	Mr. Bui Thanh Hai	Member
4	Mr. Le Khac Gia Bao	Member
5	Ms. Nguyen Thi Thanh Huong	Member
6	Mr. Nguyen Cao Cuong	Member
7	Ms. Nguyen Thuy Nguyen	Independent member
8	Mr. Kim Minh Tuan	Independent member
9	Mr. Nguyen Chi Hieu	Independent member

The Board of Directors' structure complies with the current Law on Credit Institutions regarding the structure and number of Board members, ensuring compliance with good corporate governance practices.

All Board members are assigned tasks and fully fulfill their duties and responsibilities as Board members as stipulated by law.

2.2. Board of Directors' Activities

The Board of Directors operates in accordance with the Regulations on the Organization and Operation of the Board of Directors approved by the General Meeting of Shareholders. Board members have performed their duties and powers with a high sense of responsibility, transparency, and compliance with the provisions of the Charter and the law.

In 2025, the Board of Directors held 52 meetings (including regular and extraordinary meetings) to carry out tasks assigned/authorized by the General Meeting of Shareholders, in accordance with the law and KienlongBank's Charter. Board members performed their assigned duties and contributed their utmost to the development of KienlongBank. The detailed results of the Board of Directors' meetings and resolutions

are presented in the regular governance reports and information disclosures as required by current regulations.

Board of Directors meetings are held continuously and regularly in accordance with the proper procedures to address emerging issues and promptly meet the requirements of the Bank's business operations. All meetings of the KienlongBank Board of Directors (including consultations via email) are notified to the Bank's Supervisory Board and are attended and commented on by the Head of the Supervisory Board.

Issues related to business operations, risk management, human resource policies, etc., are considered and approved by the Board of Directors based on the advice of the Committees and Councils under the Board of Directors.

The Board of Directors complies with the regulations on Bank governance. Decisions of the Board of Directors are adopted by majority vote, and meeting minutes are prepared in full accordance with the internal regulations on Bank governance.

2.3. Activities of Subordinate Committees and Councils

The BOD has established subordinate committees to advise and assist the Board in the management of the Bank, including: the Human Resources Committee and the Risk Management Committee. These committees operate in accordance with the organizational and operational regulations issued by the BOD. The Risk Management Committee advises the Board on risk management, monitoring compliance with capital adequacy ratios and capital adequacy levels (ICCAP), and ensuring compliance with operational risk safety regulations for KienlongBank as stipulated by law. The Human Resources Committee advises the Board on the recruitment, evaluation, and appointment of management positions under the Board's authority, as well as employee welfare and reward policies.

In addition to the subordinate committees established in accordance with the law, the BOD has also established subordinate councils to advise the Board, such as: the Risk Management Council, the Emulation and Reward Council, and the Innovation and Improvement Review Council. These councils operate according to the organizational and operational regulations issued by the BOD.

2.4. Board of Directors' Supervision of the Executive Board

The Board of Directors performs the function of supervising the activities of the Executive Board in accordance with KienlongBank's Charter and current legal regulations. The Board of Directors highly appreciates the efforts of the Executive Board



in 2025 to complete the annual plan targets assigned by the General Meeting of Shareholders at the 2025 regular meeting.

Supervision is carried out through policies, guidelines, and control mechanisms. The delegation/assignment of tasks between the Board of Directors and the Executive Board in performing duties and powers, complies with legal regulations and KienlongBank's Charter and is reported periodically to the State Bank of Vietnam.

The General Director has also maintained and developed an effective internal control system, ensuring full lines of defense as well as standards for risk management in banking operations; Establishing a mechanism for full and smooth coordination and control among members of the Executive Board and between the Executive Board and units throughout the KienlongBank system.

The Board of Directors has exercised oversight over the Executive Board through the following key areas:

- Senior management oversight of the internal control system: monitoring the implementation of periodic or unscheduled thematic audits and controls, thereby detecting and monitoring the remediation of recommendations/proposals from the internal control department; handling violations of internal regulations and professional ethical standards;

- Senior management oversight of risk management: The Risk Management Committee performs its duties and functions, advising the Board of Directors on decisions regarding risk management policies, addressing/rectifying shortcomings and limitations in risk management as directed by the State Bank of Vietnam and based on proposals and recommendations from relevant specialized units within the system;

- Senior management oversight of capital adequacy assessments: Conducting assessments, through internal capital adequacy assessment reports; reporting to the State Bank of Vietnam and disclosing information on capital adequacy assessments in accordance with current laws;

- Review the CEO's quarterly business performance reports at Board of Directors meetings;

2.5. Evaluation by Independent BOD Members.

a) Evaluation Report by Ms. Nguyen Thuy Nguyen, Independent Board Member (Risk Management)

Regarding risk management, the BOD has a strong support body: the Risk Management Committee. The head of the committee is an independent member of the



Board of Directors to ensure objectivity and independence in all assessments of risk appetite and consideration of related matters of the Bank.

In 2025, the Risk Management Committee held 6 meetings to promptly address matters within its functions and duties; and to review and revise documents submitted to the BOD for approval regarding matters within the Board's authority in the field of risk management. Board members consistently prioritize providing input on risk-related issues such as operational safety limits, capital adequacy reports, and sustainability reports with quantitative and qualitative ESG indicators in accordance with international best practices; they also oversee the Executive Board in updating legal regulations on risk management and implementing internal projects related to improving risk standards and risk appetite to suit the actual situation in each stage.

b) Report of Mr. Kim Minh Tuan, independent member of the Board of Directors (Human Resources Management)

Regarding human resources, based on the Board of Directors' 2025 work plan approved by the General Meeting of Shareholders, the Board of Directors has fully implemented all work contents, focusing on continuing to improve the organizational structure, optimizing human resources towards modernizing the bank, and strongly promoting digital transformation in all business activities.

The Human Resources Committee, reporting to the Board of Directors, consists of 5 members, of which 4/5 members are members of the Board of Directors, and 1 member is a member of the Executive Board. Within its functions and duties, the Human Resources Committee has held regular and extraordinary meetings to advise the Board of Directors on issues of recruitment and appointment of senior personnel, ensuring a streamlined personnel system and continuity in all key positions.

c) Evaluation report by Mr. Nguyen Chi Hieu, independent member of the Board of Directors (anti-corruption and negative practices; emulation and commendation; digital transformation)

In order to update the new relevant legal regulations, in 2025, the Board of Directors issued the Regulations on the operation of the Steering Committee for Anti-Corruption and Negative Practices at KienlongBank, replacing the previous regulations/rules. Through the Steering Committee for Anti-Corruption and Negative Practices, the BOD has implemented the supervision of internal control processes, especially the credit approval process and transactions with related parties, ensuring compliance with current legal regulations and meeting good corporate governance practices.

The BOD (under the guidance of the Emulation and Commendation Council) has implemented emulation and commendation policies flexibly, promptly, and closely aligned with key business objectives, leveraging their role to maintain the stability of human resources during the Bank's restructuring of its organizational structure and operating model.

The BOD also focuses on digital transformation, allocating significant resources to the completion of the Digital Banking Division, actively promoting core technology projects to develop digital products strongly, and providing customers with excellent experiences when using the Bank's new technology products.

II. DIRECTIONS FOR OPERATION IN 2026 OF THE BOARD OF DIRECTORS.

Firmly committed to the goal of becoming one of the pioneering banks in the field of digitalizing products and services and providing superior experiences to KienlongBank's customers, the Board of Directors has determined the direction of operations in 2026 as follows: directing and supervising the Executive Board to implement tasks to complete the work assigned by the General Meeting of Shareholders, as follows:

- Continue to improve the internal regulations system in accordance with new relevant legal regulations, ensuring all Bank operations are safe, efficient, secure, compliant, and transparent;
- Implement credit growth solutions in line with the State Bank of Vietnam's guidelines, improve credit quality, and control and handle bad debts;
- Strengthen the development of mobilized capital through bond issuance activities, targeting economic organizations and institutions with strong financial potential and wide-ranging operations to diversify sources of low-cost mobilized capital;
- Develop a digital bank with superior digital products and services, providing customers with a superior, safe, and secure service experience;
- Continue to optimize human resources, improve the organizational structure towards applying digital technology and AI in all activities, reduce costs, and increase labor productivity through KPIs for each job title;
- Enhance risk management capacity to ensure compliance with the regulations in Circular 83/2025/TT-NHNN dated December 31, 2025, on the internal control system of commercial banks;

- Apply new standards on sustainable development (ESG), corporate governance standards according to the Vietnamese Corporate Governance Code (VNCG Code 2026), and good corporate governance practices (OECD 2025) to enhance competitiveness, reputation, and position with domestic and foreign investors;

- The proposed remuneration and bonuses for exceeding profit targets for the BOD and BOS in 2026 are as follows:

+ Remuneration for the BOD and BOS in 2026 (From January to December 2026): VND 30,360,000,000, equivalent to VND 2,530,000,000/month (unchanged from 2025).

+ Bonus for exceeding the 2026 profit target for the BOD and BOS:

Based on the 2026 pre-tax profit target approved by the Annual General Meeting of Shareholders, if the target is exceeded, the bonus for the BOD and BOS will be: 2% x (Actual pre-tax profit - Planned pre-tax profit)

+ Authorization for the Chairman of the BOD: To pay remuneration and bonuses (if any) to members of the BOD and BOS in 2026.

The above is the report on activities in 2025 and proposed operational direction for 2026 of the Board of Directors. The Board of Directors respectfully submits this to the General Meeting of Shareholders for consideration and approval.

We wish our esteemed shareholders good health and success./.

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

Recipients

- As above;
- Archived at: BOD's Office.



Tran Ngoc Minh

REPORT ON RELATED BENEFITS AS STIPULATED BY LAW ON CREDIT
INSTITUTIONS

(Attached to Report No. 01 /BC-HDQT dated April 01, 2026)

In accordance with Article 49 of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, Kien Long Commercial Joint Stock Bank (KienlongBank) reports to the General Meeting of Shareholders on the related interests of members of the Board of Directors, Board of Supervisors, Executive Board and shareholders owning 1% or more of the charter capital as of December 31, 2025, specifically as follows:

1. Board of Directors, Board of Supervisors, Executive Board as stipulated in Clauses 1 and 4 of Article 49 of the Law on Credit Institutions 2024

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
I	BOARD OF DIRECTORS						
1	Tran Ngoc Minh – Chairman: None						
2	Nguyen Thi Hong Hanh – Vice Chairwoman						
2.1	Smartmind Securities Joint Stock Company	Ms. Nguyen Thi Hong Hanh holds a management position	0304763878	Nghiem Tuan Duong	26/10/2023	Hanoi Department of Planning and Investment	1st and 6th floors, Sunshine Center building, 16 Pham Hung Street, Tu Liem Ward, Hanoi City
2.2	Minh Long General Import-	Related party holds a management	0107444167	Nguyen Thi Yen Tam	23/05/2016	Hanoi Department of Planning	140 Thai Thinh 1 Street, Dong



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STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
	Export Investment Joint Stock Company	position and owns more than 5% of charter capital				and Investment	Da Ward, Hanoi City
3	Kim Minh Tuan – Independent Board Member						
3.1	Tan Tay Do Fisheries Services Joint Stock Company	Related party holds a management position and owns more than 5% of charter capital	2001289067	Le Tran Binh	15/03/2018	Department of Planning and Investment of Ca Mau Province	Land plot No. 16, Xeo Mam Hamlet, Phan Ngoc Hien Commune, Ca Mau
3.2	Bao Kim Tourism and Trade Joint Stock Company	Related party holds a management position and owns more than 5% of charter capital	0103019862	Kim Anh Tai	05/10/2007	Hanoi Department of Planning and Investment	Số 32, Ngõ 255, Đường Nguyễn Khang, P. Yên Hòa, TP. Hà Nội
3.3	Khai An Investment and Trading Co., Ltd.	Related party holds a management position and owns more than 5% of charter capital	0109170176	Do Tuyet Mai	05/05/2020	Hanoi Department of Planning and Investment	No. 77, Xuan Dieu Street, Tay Ho Ward, Hanoi City

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
3.4	Cat Loi Joint Stock Company	Related party holds a management position	0303185504	Nguyen Hoang Minh	19/02/2004	Ho Chi Minh City Department of Planning and Investment	934D2, D Street, Cat Lai Industrial Park (Cluster 2), Cat Lai Ward, Ho Chi Minh City
4	Nguyen Thi Thanh Huong – Board Member: None						
5	Bui Thanh Hai – Board Member: None						
6	Le Khac Gia Bao – Board Member						
6.1	Sixth Sense Entertainment Jsc	Related party owns more than 5% of charter capital	0311625646	Ong Cao Thang	13/03/2012	Ho Chi Minh City Department of Planning and Investment	909 3/2 Street, Minh Phung Ward, Ho Chi Minh City
7	Nguyen Cao Cuong – Board Member: None						
8	Nguyen Thuy Nguyen – Independent Board Member						
8.1	S.I Development Joint Stock Company	Ms. Nguyen Thuy Nguyen holds a management position	3400499597	Duong Van Phúc	26/10/2007	Department of Planning and Investment of Lam Dong Province	Sunny Villa residential area, Xuan Thuy Street, Mui Ne Ward, Lam Dong Province
9	Nguyễn Chí Hiếu – Thành viên độc lập HĐQT						
9.1	NDT Solutions	Mr. Nguyen Chi Hieu holds a	0317187646	Nguyen Chi Hiếu	07/03/2022	Ho Chi Minh City Department	Apartment A-00.11, Ground floor, Block

10 / 01 / 2022

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
	Company Limited	management position and owns more than 5% of charter capital				of Planning and Investment	C1, No. 6 D9 Street, Block 35, An Khanh Ward, Ho Chi Minh City
II Board of Supervisors							
1	Do Thi Tuyet Trinh – Head of Board of Supervisors: None						
2	Dang Minh Quan – Member of Board of Supervisors: None						
3	Hoang Thi Phuong – Member of Board of Supervisors: None						
4	Nguyen Thi Khanh Phuong – Member of Board of Supervisors: None						
5	Dao Ngoc Hai – Member of Board of Supervisors: None						
III Executive Board							
1	Tran Hong Minh – General Director: None						
2	Nguyen Hoang An – Deputy General Director						
2.1	Hoang An Lac Trading and Service Co., Ltd.	Related party holds a management position	1801184008	Trang Thi My Nhung	03/03/2011	Can Tho City Department of Planning and Training	No. 267, Thoi An 2 residential area, Thot Not Ward, Can Tho City
3	Tran Van Thai Binh – Deputy General Director						
3.1	Kienlongbank Asset Management Company	Mr. Tran Van Thai Binh holds a management position and	1701452905	Doan Minh Tan	12/11/2010	An Giang Province Department of Planning and Investment	6th Floor, 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
		is authorized to represent the company in contributing over 5% of the charter capital.					Giang Province
4	Nguyen Van Minh – Deputy General Director						
4.1	Hoang Phuc Investment And Development Joint Stock Company	Mr. Nguyen Van Minh holds a management position and owns more than 5% of charter capital, related party holds a management position	0105840630	Nguyen Van Mam	29/03/2012	Hanoi Department of Planning and Investment	No. 116A Phuong Liet Street, Phuong Liet Ward, Hanoi City
4.2	FSC Electronics and Information Technology Joint Stock Company	Mr. Nguyen Van Minh owns more than 5% of charter capital	0101220467	Tren Viet Cuong	26/11/2002	Hanoi Department of Planning and Investment	11-story apartment building, Lot 3B, Phuong Liet Street, Phuong Liet Ward, Hanoi City

STT	Organization	Relationship	Business Registration Number/Tax Code	Legal Representative	Date of Issuance	Place of Issuance	Address
5	Nguyen Thi Hong Van – Deputy General Director: None						

2. Shareholders owning 1% or more of the charter capital of a credit institution as stipulated in Clauses 2 and 4 of Article 49 of the Law on Credit Institutions 2024.

No.	Shareholder Name (Individual/Organization)	Shareholder ownership		Ownership by a related party of a shareholder.	
		Number of shares	Ownership percentage (%)	Number of shares	Ownership percentage (%)
1	Nguyen Huy Van	27,795,254	4.77	-	-
2	Pham Tran Duy Huyen	27,663,635	4.75	-	-
3	Nguyen Huyen Tram	27,550,918	4.73	-	-
4	Vo Quoc Loi	27,427,654	4.71	-	-
5	Le Vo Manh Cuong	27,270,067	4.68	-	-
6	Nguyen Thuy Quynh Huong	25,807,833	4.43	-	-
7	Nguyen Xuan Anh	25,379,520	4.36	-	-
8	Pham Ngoc Huy	24,926,809	4.28	-	-
9	Nguyen Thi Nham	24,556,060	4.22	-	-
10	Truong Van Dinh	19,954,648	3.43	1,812,288	0.31
11	Vo Thanh Phuc	19,757,548	3.39	-	-
12	Huynh Van Quan	19,440,000	3.34	-	-
13	Vu Thi Hue	18,798,019	3.23	2,982,400	0.51
14	Viet Construction Business Investment Limited Company	14,776,000	2.54	-	-
15	Vinaminco Khanh Hoa Joint Stock Company	14,210,996	2.44	-	-

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No.	Shareholder Name (Individual/Organization)	Shareholder ownership		Ownership by a related party of a shareholder.	
		Number of shares	Ownership percentage (%)	Number of shares	Ownership percentage (%)
16	Long An Industrial Park Joint Stock Company	14.113,430	2.42	10,629,110	1.83
17	Nguyen Xuan Luong	13.455,529	2.31	-	-
18	Duc Tu Real Estate Company Limited	13.442,384	2.31	-	-
19	Dong Tam Joint Stock Company	10.629,110	1.83	17,006,230	2.92
20	Trinh Gia Construction Design Limited Company	9,746,035	1.67	2,805,440	0.48
21	Vo Thanh Tu	8,425,492	1.45	-	-
22	Foculus Oy	8,000,000	1.37	-	-

Note:

- Information on related parties of shareholders is compiled based on the initial declarations of shareholders and updated as new information arises up to the date of this report.
- KienlongBank did not receive the declarations of related parties of shareholder Nguyen Huyen Tram and Duc Tu Real Estate Co., Ltd. at the time of preparing this report.
- Share and ownership percentage figures are finalized as of December 31, 2025.

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

Sincerely./.

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



Tran Ngoc Minh



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