

**RESOLUTION**

***Regarding the Approval to propose the supplementation of the 2026 Annual General Meeting Agenda as requested by the group of shareholders.***

**BOARD OF DIRECTORS**

**KIEN LONG COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the current Charter of Kienlong Commercial Joint Stock Bank (KienlongBank);
- Pursuant to the current Regulations on Organization and Operation of the Board of Directors;
- Pursuant to the Minutes of the Board of Directors meeting dated 21/4/2026.

**RESOLVES:**

**Article 1.** Approval and integration of the proposals submitted by the group of shareholders in the proposal dated April 15, 2026, into the tentative agenda and content of KienlongBank's 2026 Annual General Meeting of Shareholders (GMS), scheduled for April 23, 2026. The proposals shall be officially added to the meeting's agenda and content upon approval by the General Meeting of Shareholders, in accordance with Clause 5, Article 45 of KienlongBank's Charter and relevant legal regulations.

**Article 2.** Approval of the draft Proposal No. 07/TTr-HDQT of the BOD regarding the "Approval in principle of the relocation of KienlongBank's Head office per the Shareholders' Proposal dated April 15, 2026"; and to adjust relevant documents for immediate update during the Meeting should the GMS approve the contents specified in Article 1 of this Resolution.

*(According to attached documents)*

**Article 3.** The Board of Directors assigns the Chairman of the BOD to finalize all documents and perform information disclosure (if required) in compliance with current regulations to ensure the rights and interests of the shareholders.



**Article 4.** Members of the Board of Directors, the Board of Management, Division Directors, Regional Directors, Representative Office Directors, Directors of the Department/Division/Center at the Head Office, Branch Directors, Transaction Office Directors under KienlongBank, all KienlongBank officers and employees, individuals named in Article 3, and relevant units and individuals are responsible for implementing this Resolution.

**Article 5.** This Resolution takes effect from the date of signing.

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

**Recipients:**

- Board of Supervisors (for reporting);
- As per Article 4 (for implementing);
- Archived at: Board of Directors' Office.



*gh*  
**Tran Ngoc Minh**



No: TTr-HDQT

Rach Gia, April ,2026

**DRAFT**

**PROPOSAL**

**On the Approval in principle of the relocation of Kien Long Commercial Joint Stock Bank's Head Office per the Shareholders' Proposal dated April 15, 2026**

**To: THE GENERAL MEETING OF SHAREHOLDERS**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its amending and supplementing documents;
- Pursuant to the Charter of Kien Long Commercial Joint Stock Bank;
- Pursuant to the Recommendation Letter from a group of shareholders holding 5.34% of KienlongBank's charter capital;
- Pursuant to the actual situation.

The Board of Directors of Kien Long Commercial Joint Stock Bank respectfully submits to the Annual General Meeting of Shareholders 2026 for approval of the plan to relocate KienlongBank's Head Office as follows:

**1. Rationale**

On April 17, 2026, KienlongBank received a Recommendation Letter from a group of shareholders holding 5.34% of the total ordinary shares. The group proposed that the Board of Directors (BOD) include an additional item for the General Meeting of Shareholders' (GMS) "*Approval in principle of the relocation of KienlongBank's Head Office to Dong Nai Province.*"

The BOD of KienlongBank has promptly reviewed and evaluated the guidelines and policies of the Party and State, as well as the socio-economic situation in Dong Nai Province. The BOD recognizes that relocating the Head Office to Dong Nai offers numerous advantages and aligns with KienlongBank's development orientation for the following reasons:

**1.1. Dong Nai's Development Orientation**

- On April 6, 2026, the Government issued Resolution No. 95/NQ-CP approving the proposal to establish 10 wards within Dong Nai Province and to establish Dong Nai as a centrally governed city as requested by the Ministry of Home Affairs.
- On April 12, 2026, the National Assembly voted to approve the amendment and supplementation of the Program for the First Session of the XVI National Assembly, including the approval of the Resolution to establish Dong Nai City. The National Assembly Standing Committee agreed to submit the Resolution to the National Assembly for approval, with an expected effective date of April 30, 2026 - immediately following KienlongBank's 2026 Annual GMS.



- On April 16, 2026, the Ministry of Construction officially recognized Dong Nai as a Class I urban area, fully meeting the criteria to become a centrally-governed city.

- Key Investment Hub: Dong Nai Province is currently promoting policies to attract major financial institutions and large domestic and foreign economic corporations. The demand for capital, financial services, corporate and personal credit in this region is experiencing breakthrough growth.

- Opportunities for Expansion and Development:

+ Dong Nai is oriented to be a key growth pole of the Southern Key Economic Region (Southeastern region), serving as a strategic link to major economic centers and international trade corridors, aiming to develop the province into a modern urban area and a vital growth engine for the Southeastern region and the entire country.

+ In 2025, Dong Nai's socio-economy maintained strong momentum with a GRDP growth of 9.63%. The economy's scale reached VND 677,932 billion, ranking fourth nationwide. The province has 89 planned industrial parks, 43 of which are operational with nearly 2,000 FDI projects; hundreds of large-scale urban infrastructure development projects; and continued synchronized investment in industry, trade, services, logistics, urban development, and transport infrastructure. With its strategic location connecting Ho Chi Minh City and other provinces in the Southern Key Economic Region, combined with the development impetus from Long Thanh International Airport, seaport systems, expressways, industrial zones, and service hubs, Dong Nai is converging favorable conditions to become a premier destination for major corporations, investors, and financial institutions.

+ Market Credit Scale: Total outstanding credit in Dong Nai currently exceeds VND 600,000 billion and is forecast to grow strongly in the coming years due to massive waves of infrastructure, industrial, and urban investment.

### ***1.2. Opportunities to enhance brand value and position***

- On April 6, 2026, the People's Committee of Dong Nai Province issued Official Dispatch No. 5403/UBND-KTNS inviting KienlongBank to locate its Head Office in Dong Nai, demonstrating the support and commitment of the local government. Relocating to a new centrally-run city will elevate KienlongBank's brand position and prestige among customers, partners, and the investment community.

- KienlongBank is a bank with over 30 years of operational history and a dynamic development orientation, having strongly pioneered the effective application of digital technology in banking and financial activities in recent years. With the 2026–2030 vision to become a "true digital bank," KienlongBank will accelerate cooperation and the deployment of digital banking technologies at both central and local levels. Given its smart urban planning, scientific focus, and innovation, Dong Nai will serve as a strategic territory for KienlongBank. This is not merely a change of address, but a clear

declaration of the Bank's vision and development aspirations for the 2026–2030 strategic period.

- **Pioneering Opportunity:** Currently, no commercial joint-stock bank has established its headquarters in Dong Nai. This presents an opportunity for KienlongBank to achieve a new positioning, creating a significant competitive advantage that enables direct access to potential customer segments in industrial zones, major infrastructure projects, smart urban areas, etc. Consequently, this will expand market share and increase asset scale and profitability for KienlongBank. Higher profits will directly enhance the share value for our valued Shareholders.

- **Local Budget Contribution:** Upon relocating its headquarters to Dong Nai, KienlongBank will contribute to the local budget - estimated at VND 600 - 1,000 billion annually during the initial phase, placing KienlongBank among the top budget-contributing enterprises in Dong Nai Province. This reinforces our position as a strategic partner with the local government and establishes a foundation for numerous incentives and long-term policy cooperation.

- KienlongBank is proud to have been founded and matured in the land of Kien Giang (now An Giang) - a place that has nurtured and remained deeply connected with the Bank for over 30 years. KienlongBank commits to continuing the maintenance and development of its network, services, and community responsibilities in An Giang specifically, as well as in other localities across the country.

## 2. Proposal

Based on the aforementioned grounds, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the plan to relocate the Head Office as follows:

a. Relocate KienlongBank's current Head Office from No. 40-42-44 Pham Hong Thai, Rach Gia Ward, An Giang Province to Dong Nai Province - consistent with the Bank's development orientation.

b. The General Meeting of Shareholders hereby assigns and authorizes KienlongBank's Board of Directors to proactively decide on the following related matters:

- Select and decide on the specific address of KienlongBank's Head Office in Dong Nai Province, ensuring safe and efficient operating conditions in compliance with current laws.

- Perform necessary tasks and procedures in accordance with legal regulations to submit to the competent state authorities for the approval of the relocation of KienlongBank's Head office.

- Perform necessary procedures to seek approval for amending the Establishment and Operation License and other legal documents consistent with the relocation content.



- Other contents/matters/tasks related to the relocation of KienlongBank's Head Office.

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

Sincerely!

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

**Recipients:**

- As above;
- Archived at: BOD Office.

**Tran Ngoc Minh**