

ANNOUNCEMENT

Regarding the Invitation to the 2026 Annual General Meeting of Shareholders

To: SHAREHOLDERS OF KIEN LONG COMMERCIAL JOINT STOCK BANK

The Board of Directors of Kien Long Commercial Joint Stock Bank (KienlongBank) (Enterprise Registration No.: 1700197787, Head Office: 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province) respectfully announces and cordially invites our Shareholders to attend the 2026 Annual General Meeting of Shareholders (AGM) of KienlongBank with the following details:

1. **Time:** 08:30 AM, Thursday, April 23rd, 2026.
2. **Meeting format:** Online.

The EzGSM online system at the website klb.ezgsm.fpts.com.vn will be open for shareholders to register attendance for the online AGM 24 (twenty-four) hours prior to the opening time of the meeting. Shareholders or their authorized representatives may access this website to register attendance and vote. Login information will be provided by KienlongBank in the Invitation Letter sent to shareholders.

3. Venue for meeting administration:

5th Floor Conference Hall, Sunshine Center Building, No. 16 Pham Hung Street, Tu Liem Ward, Hanoi City.

4. Meeting content: To discuss and approve matters within the authority of the General Meeting of Shareholders according to the attached tentative agenda.

5. Eligible participants: Shareholders and investors owning shares of KienlongBank as of March 24th, 2026 (the record date for exercising shareholders' rights), or their duly authorized representatives.

6. Documents: Documents related to the meeting are published on KienlongBank's website at: <https://kienlongbank.com/dai-hoi-dong-co-dong>.

7. Authorization to attend the meeting:

If a shareholder authorizes another person to attend the meeting, such authorization must be made in writing (using the KienlongBank Authorization Letter template or another form that complies with Clause 2, Article 144 of the 2020 Law on Enterprises, the Charter of KienlongBank, and relevant civil law regulations) and the original document must be sent to KienlongBank before 5:00 PM on April 20th, 2026 for verification of validity at the following addresses:



- 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 (98 - 108A Cach Mang Thang Tam Street, Xuan Hoa Ward, Ho Chi Minh City).

Shareholders may also authorize one of the representatives proposed by KienlongBank to attend the meeting on their behalf (according to the Authorization Letter template).

Kienlong Bank will provide login credentials to the validly authorized representative.

8. Submission of discussion questions and support:

Shareholders may submit questions for discussion at the 2026 Annual General Meeting of Shareholders after logging into the EzGSM system at klb.ezgsm.fpts.com.vn.

If shareholders have any questions or require assistance related to the meeting, please contact us at the following phone number: KienlongBank Board of Directors Office: (028) 39333393, extension 808 for assistance (Please contact during business hours).

Sincerely./.

Recipients:

- As above;
- HNX, HSX, SSC;
- Board of Directors, Board of Supervisor, Board of Management;
- Archived at Office of BOD.

ON BEHALF OF BOARD OF DIRECTORS 

CHAIRMAN OF BOD




Tran Ngoc Minh

Rach Gia, date 01 month 4 , 2026

MEETING AGENDA
ANNUAL GENERAL SHAREHOLDERS' MEETING 2026
April 23rd, 2026

Meeting format: Online.

No.	AGENDA CONTENT	Time
I	OPENING PROCEDURE	8h00'
1	Shareholders/proxies of shareholders log in directly to the EzGSM system at the electronic information page klb.ezgsm.fpts.com.vn . The online EZGSM system will open 24 hours prior to the opening session for registration and voting.	
II	RITUALS AND PROCEDURES OF THE MEETING	8h30' - 9h00'
1	Statement of reasons, introduction of meeting participants	
2	Report on the verification of shareholders' eligibility	
3	Introduction and voting on the following:: + List of members of the Presidium + List of members of the Vote Counting Committee + Meeting agenda + Regulations on organizing the online General Shareholders' Meeting (GSM) and electronic voting	
4	Chairperson appoints the Secretariat to assist in the meeting	
III	MEETING SESSION	9h00' - 11h00'
1	Opening speech	
2	Presentation of reports, including: 1. Report from the Board of Directors (BOD) on 2025 operations and the 2026 operation plan. 2. Report from the Board of Executives on 2025 business performance and the 2026 business plan. 3. Report from the Board of Supervisors (BOS) on 2025 operations and the 2026 operation plan. 4. Proposals from the BOD and the BOS.	
3	Discussion and voting on the matters mentioned in item 2	

No.	AGENDA CONTENT	Time
4	Announcement of voting results for the matters in item 2	
5	Guidance speech by the representative of the State Bank of Vietnam (if any)	
6	The Presidium takes into account the directives from the SBV (if any)	
IV	SUMMARY AND CLOSING SESSION	11h00' - 11h30'
1	Approval of the Meeting Minutes	
2	Closing remarks	

ORGANIZING COMMITTEE



Trần Ngọc Minh

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

LETTER OF AUTHORIZATION

Regarding the Authorization to attend the 2026 Annual General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank

To: The General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank

1. Shareholder's information

Shareholder's name:
ID/Citizen Identification Card/Passport/Business Registration Certificate no: ,
date of issue:, place of issue:
Address:
Phone number:
Total number of shares owned as of March 24th, 2026: shares.

2. Authorized Representative's information

Authorized Representative's name:
ID/Citizen Identification Card/Passport/Business Registration Certificate no: ,
date of issue:, place of issue:
Address:
Phone number:
Number of shares owned:
Name of the Legal Representative of the Authorizing Organization:.....
ID Card/Citizen Identification Card/Passport of the Legal Representative:
date of issue:, place of issue:

() Alternatively, the shareholder may authorize a member of KienlongBank's Management according to the following list (please tick ✓ in the corresponding box on the left of the selected person to grant authorization).*

- Mr. Tran Ngoc Minh: Chairman of Board of Directors
- Ms. Do Thi Tuyet Trinh: Head of Board of Supervisors
- Mr. Tran Hong Minh: Chief Executive Officer

3. Authorization Content

Number of shares authorized:

The authorized representative is entitled to attend, speak, vote on matters, and exercise the shareholder's rights at the 2026 Annual General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank held on April 23rd, 2026.

This authorization is effective from the date of signing and automatically terminates upon the conclusion of the 2026 Annual General Meeting of Shareholders of Kien Long Commercial Joint Stock Bank. The authorized representative is not allowed to delegate the authorization to any third party unless the authorized party is a legal entity that has designated a representative.

I take full responsibility and undertake not to lodge any complaint regarding the actions and decisions taken by the authorized representative in relation to the above-mentioned authorization.

.....,date.....month....., 2026

AUTHORIZED REPRESENTATIVE
(Signature and full name)

SHAREHOLDER CONFIRMATION
(Signature, full name,
and seal if the shareholder is an organisation)

Note:

- Each shareholder can only authorize for one person.
- In case a shareholder is unable to select an authorized representative, the shareholder may authorize a member of Kien Long Commercial Joint Stock Bank's Management according to the list provided in item (*) by ticking ✓ in the box to the left corresponding to the selected authorized person.

