

**COMMITMENT TO FULFILL OBLIGATIONS OF THE ISSUER
TOWARDS INVESTORS**

Kien Long Commercial Joint Stock Bank ("**KienlongBank**" or "**the Issuer**") intends to publicly offer non-convertible, non-warrant-attached, unsecured bonds, which are subordinated debts and meet the conditions to be included in the Issuer's Tier 2 capital, with a maximum total par value of VND 3,000,000,000,000 (*in words: three trillion Vietnamese Dong*) ("**the Bonds**"). The Bonds have specific terms and conditions ("**the Bond Terms**") as stated in the Issuer's public bond offering prospectus ("**the Prospectus**") and related Bond documents.

The Issuer is currently submitting an application to the State Securities Commission for a Certificate of Registration for Public Securities Offering. The Issuer, by this document, commits to the Bondholders/Investors to strictly and fully fulfill the Issuer's obligations related to the Bonds, including but not limited to commitments regarding:

- (i) the conditions for public offering of the Bonds;
- (ii) the payment of principal and coupon of the Bonds;
- (iii) ensuring the legitimate rights and interests of the Bondholders/Investors related to the Bonds; and
- (iv) other specific conditions as stated in the Bond Terms attached to the Bond Offering Prospectus and other Bond documents.

Recipients:

- State Securities Commission;
- Members of BOD, BOS;
- Board of Executives;
- Archived at Clerical Department.

**KIEN LONG COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE**



**CHAIRMAN OF THE BOARD OF DIRECTORS
Tran Ngoc Minh**