

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

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

No. 3392A/CV-NHKL

Rach Gia, October 28, 2025

*Re: List of legal documents related to
the Listing Registration Organization*

To: Ho Chi Minh City Stock Exchange

Kienlong Commercial Joint Stock Bank (KienlongBank/Bank/Listing Registration Organization) would like to send our respectful greetings to the Stock Exchange.

In preparation for the Kienlong Commercial Joint Stock Bank Shares Listing Registration Document, the Bank would like to send to the Stock Exchange a list of some legal documents related to the Listing Registration Organization as follows:

1. Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 of the National Assembly of the Socialist Republic of Vietnam ("National Assembly");
2. Law on Securities No. 54/2019/QH14 dated November 26, 2019 of the National Assembly;
3. Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 of the National Assembly;
4. Law No. 76/2025/QH15 dated June 17, 2025 of the National Assembly amending and supplementing a number of articles of the Law on Enterprises;
5. Law No. 56/2024/QH15 dated November 29, 2024 of the National Assembly amending and supplementing a number of articles of the Securities Law, the Accounting Law, the Independent Audit Law, the Law on State Budget, the Law on Management and Use of Public Assets, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserve, the Law on Handling of Administrative Violations;
6. Law No. 43/2024/QH15 dated June 26, 2024 of the National Assembly amending and supplementing a number of articles of the Law on Land No. 31/2024/QH15, the Law on Housing No. 27/2023/QH15, the Law on Real Estate Business No. 29/2023/QH15 and the Law on Credit Institutions No. 32/2024/QH15.
7. Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities ("Decree 155") and amendments, supplements and replacements (if any);
8. Decree No. 245/2025/ND-CP dated September 11, 2025 of the Government amending and supplementing a number of articles of Decree 155;
9. Circular No. 116/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance guiding a number of articles on corporate governance applicable to public companies in Decree 155;
10. Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance Guiding a number of contents on offering, issuing securities, public offering, repurchasing shares, registering public companies and canceling public company status;

11. Circular No. 119/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance regulating the registration, depository, clearing and settlement of securities transactions ("Circular 119");
12. Circular No. 120/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance regulating the trading of listed stocks, registration of transactions and fund certificates, corporate bonds, and listed secured warrants on the securities trading system;
13. Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance on guidance on information disclosure on the securities market ("Circular 96");
14. Circular 68/2024/TT-BTC amending the Circular regulating securities transactions on the securities trading system; clearing and settlement of securities transactions; operations of securities companies and information disclosure on the stock market ("Circular 68");
15. Circular No. 18/2025/TT-BTC dated April 26, 2025 of the Ministry of Finance amending and supplementing a number of articles of Circular 119, Circular 96 and Circular 68;
16. Circular No. 41/2016/TT-NHNN dated December 30, 2016 of the State Bank of Vietnam (SBV) regulating the capital adequacy ratio for banks and foreign bank branches ("Circular 41") (*effective until December 31, 2029*);
17. Circular No. 22/2023/TT-NHNN dated December 29, 2023 of the State Bank of Vietnam amending and supplementing a number of articles of Circular 41 (*effective until December 31, 2029*);
18. Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam regulating capital adequacy ratios for commercial banks and foreign bank branches;
19. Circular No. 22/2019/TT-NHNN dated November 15, 2019 of the State Bank of Vietnam regulating limits and safety ratios in the operations of banks and foreign bank branches ("Circular 22/2019");
20. Circular No. 09/2024/TT-NHNN dated June 28, 2024 of the State Bank of Vietnam amending and supplementing a number of articles of Circular 22/2019;

In addition, during operations, the Bank is also affected by other relevant legal regulations.

Sincerely,

Recipients:

- As above;
- Archived at: Administration Department.

CHAIRMAN OF THE BOARD OF DIRECTORS

(signed, stamed)

Tran Ngoc Minh