

**KIEN LONG COMMERCIAL JOINT  
STOCK BANK**

No. 29/NQ-HDQT

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

*Rach Gia, September, 15 2025*

**RESOLUTION**

*Regarding the Plan for early application of the calculation of capital adequacy ratio according to Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam regulating capital adequacy ratios for operations of commercial banks and foreign bank branches*

**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 Kien Long 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 September 13, 2025.

**RESOLVES:**

**Article 1.** Approve the Plan for early application of the calculation of capital adequacy ratio according to Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam regulating capital adequacy ratios for operations of commercial banks and foreign bank branches, specifically:

- a. Approve the early application of the standard method for customer credit risk and calculation of the capital adequacy ratio in Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam, application time: From the calculation period of January 2026.
- b. Approve the Report of the Board of Directors sent to the State Bank of Vietnam on the assessment of compliance with the standard method for customer credit risk and calculation of capital adequacy ratio in Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the State Bank of Vietnam.

**Article 2.** Board of Directors assigns Mr. Tran Ngoc Minh - Chairman of the Board of Directors, Legal Representative to implement the aforementioned contents and to carry out the registration and reporting to the State Bank of Vietnam in accordance with the regulations.



**Article 3.** Members of the Board of Directors, Board of General Directors, Chief Accountant, Block Director, Regional Director, Representative Office Director, Department Director, Headquarter Center Director, Branch Director, Transaction Office under KienlongBank, all officers and employees of KienlongBank and related units and individuals are responsible for implementing this Resolution.

**Article 4.** This Resolution takes effect from the date of signing.

**ON BEHALF OF THE BOARD OF DIRECTORS**

**CHAIRMAN**

**Recipients:**

- Board of Supervisors (for reporting);
- As per Article 3 (for implementation);
- Archived at the BOD Office.



**Tran Ngoc Minh**