

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

No: 1010A/QD-NHKL

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

Rach Gia, May 26, 2025

DECISION OF THE GENERAL DIRECTOR

(Regarding: Public Offering of Kien Long Commercial Joint Stock Bank's Bonds - Phase 3)

GENERAL DIRECTOR

KIEN LONG COMMERCIAL JOINT STOCK BANK

- Pursuant to Law on Credit Institutions No. 32/2010/QH15 dated January 18, 2024 and the implementing guidance documents;
- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 the implementing guidance documents;
- Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019 and the implementing guidance documents
- Pursuant to Circular No. 01/2021/TT-NHNN dated March 31, 2021, of the State Bank of Vietnam stipulating the issuance of domestic promissory notes, treasury bills, certificates of deposit, and bonds by credit institutions and foreign bank branches, and its amending and supplementing documents;
- Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding information disclosure on the securities market;
- Pursuant to Certificate of Registration for Public Bond Offering No. 222/GCN-UBCK issued by the Chairman of the State Securities Commission on November 29, 2024,;
- Pursuant to the current Charter of Kien Long Commercial Joint Stock Bank;
- Pursuant to Resolution No. 39/NQ-HĐQT dated September 18, 2024, and Resolution No. 42/NQ-HĐQT dated October 15, 2024, of the Board of Directors;
- Pursuant to the Report on the results of the public bond offering (Phase 1) No. 520/NHKL dated December 23, 2024; Report on the results of the public bond offering (Phase 2) No. 208A/NHKL dated May 05, 2025
- Pursuant to actual situation.

DECIDE:

Article 1. The public offering of Kien Long Commercial Joint Stock Bank Bonds – Phase 3 will be implemented in accordance with the Certificate of Registration for Public Bond Offering No. 222/GCN-UBCK issued by the Chairman of the State Securities Commission on November 29, 2024 (the "Bonds"), as follows:



1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds
2. Bond Code: KLB7Y202403
3. Bond Type: Non-convertible, non-warrant-attached, unsecured bonds, which are Subordinated Debts and satisfy the conditions for being included in the Issuer's Tier 2 capital.
4. Par Value: 100,000 VND/Bond (one hundred thousand Vietnamese Dong per Bond).
5. Total Value at Par Value: 900,000,000,000 VND (nine hundred billion Vietnamese Dong).
6. Tenor: 07 (seven) years.
7. Coupon Rate: As specified in Resolution 39/NQ-HĐQT dated September 18, 2024, and the KienlongBank Public Bond Offering Prospectus dated November 25, 2024
8. Expected Issuance and distribution period: Quarter II/2025 – Quarter III/2025, after receiving the official dispatch from the State Securities Commission acknowledging receipt of the report documents on the implementation of the Phase 3 public bond offering. The expected duration is a minimum of 20 days and a maximum of 90 days, in accordance with legal regulations (excluding any extension of the distribution period as regulated, if necessary)
9. Expected period of use of proceeds: Quarter II/2025 – Quarter III/2025.

Article 2. Board of Management, Chief of Divisions, Regional Directors, Representative Office Directors, Head Office Department/Division/Center Directors, Branch Directors, KienlongBank Transaction Office Directors, all KienlongBank staff, and other relevant units and individuals are responsible for implementing this Decision.

This resolution takes effect from the date of signing./.

Recipients:

- As per Article 2 (to execute);
- Member of BOD, BOS (to report);
- Archived at Clerical Department.



ACTING GENERAL DIRECTOR

Tran Hong Minh