

**KIEN LONG COMMERCIAL  
JOINT STOCK BANK**

No: 829/TB-NHKL

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

Rach Gia, June 13, 2025

**NOTICE**

**Public Offering of Bonds – Phase 3**

*(Certificate of Registration for public offering of bonds No. 222/GCN-UBCK granted by the Chairman of the State Securities Commission (SSC) on November 29, 2024, and Official Letter No. 2310/UBCK-QLCB dated June 09, 2025 of SSC regarding KienlongBank's Public Bond Offering Report Documents for Phase 3)*

**I. Issuer Introduction**

- 1. Full Name of Issuer:** KIEN LONG COMMERCIAL JOINT STOCK BANK (“The Issuer”)
- 2. Abbreviation:** KienlongBank
- 3. Head Office Address:** No. 40-42-44 Pham Hong Thai Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province
- 4. Phone Number:** 0297.3869950

Fax: 0297.3877538

Website: [www.kienlongbank.com](http://www.kienlongbank.com)

- 5. Chartered Capital:** 3,652,818,780,000 VND (according to the Certificate of Business Registration 42nd amendment dated July 24, 2024)

- 6. Stock Code:** KLB

- 7. Payment Account opened at:** State Bank of Vietnam – Transaction Office

Account Number: 120081 (Citad Code: 91353001)

- 8. Certificate of Business Registration:** 1700197787 issued by the Department of Planning and Investment of Kien Giang Province for the first time on October 10, 1995, registered for the 42nd amendment on July 24, 2024.

- **Main Business Sector:** Other monetary intermediary activities: Sector Code 6419

Details: Receiving deposits in VND and foreign currencies (demand deposits; time deposits; savings deposits and other types of deposits). Granting credit in VND and foreign currencies in the form of (lending; discounting, rediscounting negotiable instruments and other valuable papers). Granting credit in the form of bank guarantees. Granting credit in the form of credit card issuance. Domestic factoring; international factoring and other activities licensed by the

State Bank of Vietnam, Kien Long Commercial Joint Stock Bank's Certificate of Business Registration complies with legal regulations.

- Main Products/Services:

- o Individual Customers: Payment & credit products (cards, digital accounts, business loans, ...); mobilization products (savings deposits, time deposits, ...); services & insurance (payment and collection services, health insurance, ...).
- o Corporate Customers: Guarantees (bank guarantees, ...); loans (overdraft loans, ...); trade finance (post-shipment export finance, mortgage finance, ...).

**9. License of Establishment and Operation:** No. 0056/NH-GP issued on September 18, 1995, by the State Bank of Vietnam, Decision No. 255/QĐ-NH5 dated September 18, 1995, by the Governor of the State Bank of Vietnam, and Bank Establishment License No. 1115/GP-UB dated October 02, 1995, by the People's Committee of Kien Giang Province.

## II. Purpose of the Offering

The Issuer plans to use the proceeds from the bond issuance to serve KienlongBank's customer lending needs, satisfy the conditions for supplementing Tier 2 capital, and improve the capital adequacy ratio in accordance with Circular 41/2016/TT-NHNN dated December 30, 2016, and current regulations of the State Bank of Vietnam.

## III. General Information about the Offerings

1. **Bond Name:** Kien Long Commercial Joint Stock Bank Public Offering Bonds ("**Bonds**").

2. **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.

3. **Par Value:** 100,000 VND/ Bond (one hundred thousand Vietnamese Dong per Bond).

4. **Total Number of Bonds Offered:** 25,000,000 (twenty-five million) Bonds. Specifically:

No	Phase	Bond Code	Number of bonds offered	Expected time of offering
1	Phase 1	KLB7Y202401	8,000,000	Quarter IV/2024 – Quarter I/2025
2	Phase 2	KLB7Y202402	8,000,000	Quarter I/2025 – Quarter II/2025
3	Phase 3	KLB7Y202403	9,000,000	Quarter II/2025 – Quarter III/2025
Total			25,000,000	

## IV. Offering Plan for Phase 3

1. **Bond Name:** Kien Long Commercial Joint Stock Bank Public Offering Bonds.

2. **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.



**3. Bond Code:** KLB7Y202403

**4. Par Value:** 100,000 VND/Bond (one hundred thousand Vietnamese Dong per Bond).

**5. Total Number of Bonds Offered:** 9,000,000 (nine million) Bonds.

**6. Total Value at Par Value:** 900,000,000,000 VND (nine hundred billion Vietnamese Dong).

**7. Tenor:** 07 (seven) years.

**8. Coupon Rate:** The Bonds have a floating coupon rate, applied for each Coupon Period according to the following formula:

Coupon rate = Reference Interest Rate + margin 1,6%/year (one point six percent per annum)

In which:

- Coupon Period means each continuous 12 (twelve) month period from the Issue Date to the Maturity Date.
- Reference Interest Rate means the interest rate for individual savings deposits, in Vietnamese Dong, with a 12-month tenor, paid at the end of the period, as published on KienlongBank's official website on the Interest Rate Determination Date.
- Interest Rate Determination Date is the 7th (seventh) working day before the first day of each Interest Period or the first day of receiving subscription applications for the first Interest Period of each offering phase.

**9. Payment Frequency:** Coupon is paid in arrears, periodically every 12 (twelve) months from the Issue Date.

**10. Offering Price:** 100,000 VND (one hundred thousand Vietnamese Dong)/Bond

**11. Distribution Method:**

Direct sale to Investors at KienlongBank's Head Office, Branches, and Transaction Offices.

**12. Minimum Subscription Quantity:**

- For Individual Investors: Minimum 100 (one hundred) Bonds, equivalent to VND 10,000,000 (ten million Vietnamese Dong) at par value;
- For Organizational Investors: Minimum 1,000 (one thousand) Bonds, equivalent to VND 100,000,000 (one hundred million Vietnamese Dong) at par value.

To avoid confusion, Investors may only subscribe for an even number of Bonds up to the unit digit, with a minimum of 100 (one hundred) Bonds for individual Investors and a minimum of 1,000 (one thousand) Bonds for institutional Investors.

**13. Subscription Period:** From June 25, 2025, to July 31, 2025

**14. Locations for Receiving Bond Subscriptions:**



- At KienlongBank's Branches, Transaction Offices nationwide, and KienlongBank's Head Office. Detailed addresses of Branches and Transaction Offices are published at <https://kienlongbank.com/diem-giao-dich>
- Hotline: 1900 6929

**15. Time for Receiving Bond subscription amount:** From June 25, 2025, to July 31, 2025

**16. Escrow Account for Receiving Bond Purchase Payments:**

- Account Number: 1050049575
- Account Holder Name: Ngân hàng TMCP Kiên Long
- At: Joint Stock Commercial Bank for Foreign Trade of Vietnam, Tay Ho Branch

**17. Prospectus Disclosure Location:**

The Prospectus and other related documents are published on the Issuer's website: [www.kienlongbank.com](http://www.kienlongbank.com)

**V. Related Organizations**

**Advisory Organization**

**Sai Gon - Ha Noi Securities Joint Stock Company**

*Address:* 1<sup>st</sup> – 5<sup>th</sup> floors, Unimex Ha Noi Building, 41 Ngo Quyen Street, Hang Bai Ward, Hoan Kiem District, Ha Noi City

*Phone:* (84 24) 38 181 888 *Fax:* (84 24) 38 181 688

*Website:* [www.shs.com.vn](http://www.shs.com.vn)

**Pre-Listing Bond Registration and Depository Agent**

**Sai Gon - Ha Noi Securities Joint Stock Company**

*Address:* 1<sup>st</sup> – 5<sup>th</sup> floors, Unimex Ha Noi Building, 41 Ngo Quyen Street, Hang Bai Ward, Hoan Kiem District, Ha Noi City

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*Website:* [www.shs.com.vn](http://www.shs.com.vn)

**Auditing Firms**

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*Website:* [www.a-c.com.vn](http://www.a-c.com.vn)

**MOORE AISC Auditing and Information Technology Services Co., Ltd. - Audited  
financial statements for 2024**

*Address: 389A Dien Bien Phu Street, Ward 04, District 3, Ho Chi Minh City, Vietnam.*

*Phone: (84 28) 3832 9129*

*Website: [www.aisc.com.vn](http://www.aisc.com.vn)*

*Rach Gia, June 13, 2025*

**KIEN LONG COMMERCIAL JOINT STOCK BANK**

**(Legal Representative)**

**(Signature, Full Name and Seal)**



**Tran Ngoc Minh**

