

NOTICE

**Regarding the coupon rate for the 1st Coupon Calculation Period of Kien Long
Commercial Joint Stock Bank's Public Offering of Bond Phase 3**

- TO:**
- State Securities Commission;
 - Hanoi Stock Exchange;
 - Viet Nam Securities Depository and Clearing Corporation;
 - Investors of Kien Long Commercial Joint Stock Bank's publicly offered bond.

Kien Long Commercial Joint Stock Bank (KienlongBank) hereby announces the coupon rate applicable for the 1st Coupon Calculation Period from (and including) July 31, 2025, to (but excluding) July 31, 2026 of Kien Long Commercial Joint Stock Bank's Public Offering of Bond Phase 3 as follows:

- Bond code (according to the Public Offering of Bond Prospectus): KLB7Y202403
- Bond name: Kien Long Commercial Joint Stock Bank Bond Public Offering Bonds.
- Date of issuance: July 31, 2025
- Date of maturity: July 31, 2032
- 1st Coupon Calculation Period: from (and including) July 31, 2025, to (but excluding) July 31, 2026.
- Coupon rate: floating, determined by the following formula:

Coupon rate applicable for the 1st Coupon Calculation Period = Reference Interest Rate + 1.6% per annum (one point six percent per annum).

"Reference Interest Rate" means the personal customer savings deposit interest rate, in Vietnamese Dong, with a 12-month term, paid at maturity as published on the official website of KienlongBank on the Coupon Rate Determination Date.

"Coupon Rate Determination Date" for the 1st Coupon Calculation Period is the date of commencement of the bond subscription (June 25, 2025).

The Reference Interest Rate determined on the Coupon Rate Determination Date (March 20, 2025) by Kien Long Commercial Joint Stock Bank is 5.3% per annum.

Accordingly, Kien Long Commercial Joint Stock Bank announces that the coupon rate for the 1st Coupon Calculation Period from (and including) July 31, 2025, to (but excluding) July 31, 2026, of the Kien Long Commercial Joint Stock Bank's **Public Offering of Bond Phase 3** is 6.9% per annum.

Respectfully announced.

Recipients:

- *As above;*
- *Board of Management;*
- *Archived at the Clerical desk.*

KIEN LONG COMMERCIAL JOINT STOCK BANK

LEGAL REPRESENTATIVE



BOARD OF DIRECTORS CHAIRMAN

Tran Ngoc Minh