

No: 410/GCN-UBCK

Ha Noi, October 28, 2025

CERTIFICATE
Registration for Public offering of bonds

CHAIRMAN OF THE STATE SECURITIES COMMISSION

Pursuant to the Securities Law No. 54/2019/QH14, amended and supplemented by Law No. 56/2024/QH15 (hereinafter referred to as the Securities Law);

Pursuant to Decree No.155/2020/ND-CP dated December 31, 2020, of the Government detailing the implementation of some articles of the Securities Law amended, supplemented by Decree No. 245/2025/ND-CP dated September 11, 2025;

Pursuant to Decision No. 686/QĐ-BTC dated February 28, 2025 of the Ministry of Finance stipulating the functions, tasks, powers, and organizational structure of the State Securities Commission;

Pursuant to Circular No. 118/2020/TT-BTC dated December 31, 2020, of the Minister of Finance guiding some contents on public offering, issuance of securities, public tender offers, share repurchases, registration of public companies, and de-registration of public companies;

Considering the Application for Registration of Public Offering of Bonds of Kien Long Commercial Joint Stock Bank;

At the request of the Director of the Department of Securities Offering Management.

DECIDES:

Article 1. Grant the Certificate of Registration for Public Offering of Bonds to:

KIEN LONG COMMERCIAL JOINT STOCK BANK

- Name of company in foreign language: KIEN LONG COMMERCIAL JOINT STOCK BANK;
- Abbreviation: KIEN LONG BANK;
- Head office address: 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province;
- Business registration certificate No. 1700197787 issued by the Department of Planning and Investment of Kien Giang province (now the Department of Finance of Kien Giang province), first registered on October 10, 1995, registered for the 42nd change on July 24, 2024;

- Charter capital: VND 5,821,705,260,000 (*Five trillion, eight hundred and twenty-one billion, seven hundred and five million, two hundred and sixty thousand Vietnamese Dong*).

Article 2. Kien Long Commercial Joint Stock Bank's bonds are offered to the public according to the following details:

1. Type of bonds: Non-convertible bonds, without warrants, unsecured, are subordinated debt and satisfy the conditions to be included in Tier 2 capital of Kien Long Commercial Joint Stock Bank.

2. Par value: VND 100,000 (*One hundred thousand Vietnamese Dong*)/bond.

3. Total number of bonds offered to the public: 30,000,000 bonds (*Thirty million bonds*), in which: Phase 1: 10,000,000 bonds (*Ten million bonds*); Phase 2: 10,000,000 bonds (*Ten million bonds*); Phase 3: 10,000,000 bonds (*Ten million bonds*).

4. Total offering value at par value: VND 3,000,000,000,000 (*Three trillion Vietnamese Dong*).

5. Distribution period: The distribution period for each offering phase shall not exceed 90 days. The interval between offering phases shall not exceed 12 months.

6. Distribution method: As stated in the Prospectus.

7. Issuance advisory organization: Saigon - Hanoi Securities Joint Stock Company.

Article 3. Kien Long Commercial Joint Stock Bank, and organizations and individuals involved in the preparation of the application dossier must comply with the provisions of Article 11a of the Securities Law and Clause 6 in Decree No. 155/2020/ND-CP dated December 31, 2020, amended and supplemented at Point b, Clause 3, Article 1 of Decree 245/2025/ND-CP dated September 11, 2025.

Article 4. The State Securities Commission receives and processes dossiers in accordance with the provisions of Clause 2, Article 11a of the Securities Law and Point d, Clause 1, Article 6 of Decree No. 155/2020/ND-CP dated December 31, 2020, amended and supplemented at Point b, Clause 3, Article 1 of Decree No. 245/2025/ND-CP dated September 11, 2025.

Article 5. This Certificate is made in five (05) originals (in which: 01 copy issued to Kien Long Commercial Joint Stock Bank, 02 copies stored at the State Securities Commission, 01 copy sent to the Hanoi Stock Exchange, and 01 copy sent to Vietnam Securities Depository and Clearing Corporation) and is effective from the date of signing.

**ON BEHALF OF THE CHAIRMAN
VICE CHAIRMAN**

(signed, stamped)

Hoang Van Thu