

No: 340/TB-NHKL

Rach Gia, date 23 month 3 2026

## ANNOUNCEMENT

### Regarding the coupon rate for the 1st Coupon Calculation Period of Kien Long Commercial Joint Stock Bank's Public Offering Bond – Phase 2

- To:
- Viet Nam Securities Depository and Clearing Corporation;
  - Investors of Kien Long Commercial Joint Stock Bank's public offering bond.

Kien Long Commercial Joint Stock Bank (KienlongBank) hereby announces the coupon rate applicable for the 1st Coupon Calculation Period from (and including) April 28<sup>th</sup>, 2026, to (but excluding) April 28<sup>th</sup>, 2027 of Kien Long Commercial Joint Stock Bank public offering bond ("Bond")– Phase 2 as follows:

- Bond code (as per the Prospectus for the Public Offering of Bonds according to the Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission dated October 28, 2025): KLB7Y202502
- Bond name: Kien Long Commercial Joint Stock Bank Bond public offering bond.
- Date of issuance: April 28<sup>th</sup>, 2026
- Date of maturity: April 28<sup>th</sup>, 2033
- 1st Coupon Calculation Period: from (and including) April 28<sup>th</sup>, 2026, to (but excluding) April 28<sup>th</sup>, 2027.
- Coupon rate: floating, determined by the following formula:

Coupon rate applicable for the 1st Coupon Calculation Period = Reference Interest Rate + 1.8% per annum (one point eight 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 (March 23<sup>rd</sup>, 2026).

The Reference Interest Rate determined on the Coupon Rate Determination Date (March 23<sup>rd</sup>, 2026) at Kien Long Commercial Joint Stock Bank is 5.5% per annum.



Accordingly, Kien Long Commercial Joint Stock Bank announces that the coupon rate for the 1st Coupon Calculation Period from (and including) April 28<sup>th</sup>, 2026, to (but excluding) April 28<sup>th</sup>, 2027, of the Kien Long Commercial Joint Stock Bank's public offering bond – Phase 2 is 7.3% per annum.

Respectfully announced.

**Recipients:**

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

**KIEN LONG COMMERCIAL JOINT STOCK BANK  
LEGAL REPRESENTATIVE  
CHAIRMAN OF THE BOARD OF DIRECTORS**



**Tran Ngoc Minh**