

**KIEN LONG COMMERCIAL  
JOINT STOCK BANK**

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

No: ...359./TB-NHKL

Rach Gia, date 25 month 03 2026

**ANNOUNCEMENT**

*On the last registration date to exercise the right for coupon payment for the 1st period of bond code KLB125015*

**To: Viet Nam Securities Depository and Clearing Corporation**

Name of the Securities Registration Institution: KIEN LONG COMMERCIAL JOINT STOCK BANK

Trading Name: KIENLONGBANK

Head Office: No 40-42-44 Pham Hong Thai, Rach Gia Ward, An Giang Province.

Phone: (84-297) 3869950 Fax: (84-297) 3871171

**We hereby notify the Vietnam Securities Depository and Clearing Corporation (VSDC) of the last registration date to compile the list of securities holders for the following securities:**

Security name : Kien Long Commercial Joint Stock Bank Public Offering Bonds (KLB7Y202402)  
Security Code : KLB125015  
ISIN Code : VNKLB1250156  
Type of security : Corporate Bonds  
Trading platform : HNX  
Par Value : 100,000 VND (one hundred thousand dong)/bond  
Last registration date : **April 14th, 2026**

**1. Reason and Purpose:**

Coupon payment for the 1st period (from and including April 29th, 2025, to but not including April 29th, 2026) for bondholders.

**2. Specific Details**

- Coupon rate: **7.1 %/year** (seven point one percent per annum)

+ Execution Rate:

- + 01 (one) bond receives 7,100 VND.

Coupon payment is calculated using the formula:  $100,000 \text{ (VND)} \times 7.1\%/\text{year} \times 365 \text{ (days)}/365 \text{ (days)}$ ;

- The total bond coupon received by the bondholder will be rounded to the nearest unit (if the first decimal is equal to or greater than 5, the number will be rounded up; if the first decimal is less than 5, the decimal part will be discarded).
- Coupon Payment Date: **April 29<sup>th</sup>, 2026**
- Location of Execution:
  - + For deposited securities: Holders shall carry out the procedure to receive bond coupon at the depository members where they have opened depository accounts.
  - + For non-deposited securities: Holders shall carry out the procedure to receive bond coupon at KienlongBank, starting from **April 29<sup>th</sup>, 2026**, via transfer to the holder's account.

**We request VSDC to compile and send the list of securities holders as of the aforementioned last registration date to KienlongBank via VSDC's electronic communication system.**

**Recipients:**

- As above;
- Archived at: Administration Department;

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



**Tran Ngoc Minh**

**\* Attached Documents:**

- Notice No. 369/TB-NHKL dated March 20<sup>th</sup>, 2025 of KienlongBank on the coupon rate for the first coupon period of Kien Long Commercial Joint Stock Bank Public Offering Bonds - Phase 2.

**NOTICE**

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

- 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) April 29, 2025, to (but excluding) April 29, 2026 of Kien Long Commercial Joint Stock Bank's Public Offering of Bond Phase 2 as follows:

- Bond code (according to the Public Offering of Bond Prospectus): KLB7Y202402
- Bond name: Kien Long Commercial Joint Stock Bank Bond Public Offering Bonds.
- Date of issuance: April 29, 2025
- Date of maturity: April 29, 2032
- 1st Coupon Calculation Period: from (and including) April 29, 2025, to (but excluding) April 29, 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 (March 20, 2025).

The Reference Interest Rate determined on the Coupon Rate Determination Date (March 20, 2025) by 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 29, 2025, to (but excluding) April 29, 2026, of the Kien Long Commercial Joint Stock Bank's **Public Offering of Bond Phase 2** is 7.1% 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**

A handwritten signature in black ink, located in the bottom right corner of the page.