

No: 505/TB-NHKL

Rach Gia, April 17, 2026

ANNOUNCEMENT

On the coupon rate for the second coupon calculation period of Kien Long Commercial Joint Stock Bank Public Offering Bonds (KLB7Y202402) Phase 2, 2024.

- To:**
- Vietnam Securities Depository and Clearing Corporation;
 - Bondholders of the public offering bonds issued by Kien Long Commercial Joint Stock Bank (KLB7Y202402).

Kien Long Commercial Joint Stock Bank (KienlongBank) announces the coupon rate applicable for the second coupon calculation period from (and including) April 29, 2026 to (but excluding) April 29, 2027 of Kien Long Commercial Joint Stock Bank Public Offering Bonds (KLB7Y202402) - Phase 2, 2024, as follows:

- Bond code (according to the Prospectus for public offering of bonds): KLB7Y202402.
- Security code: KLB125015.
- Bond name: Kien Long Commercial Joint Stock Bank Public Offering Bonds.
- Issuance date: April 29th, 2025.
- Maturity date: April 29th, 2032
- Second coupon calculation period: from (and including) April 29th, 2026 to (but excluding) April 29th, 2027
- Coupon rate: floating, determined by the following formula:

Coupon rate applied for the second coupon calculation period = Reference Interest Rate + margin of 1.6% per annum (one point six percent per annum).

In which: “**Reference Interest Rate**” means the interest rate on personal savings deposits in Vietnamese Dong, with a 12-month term, interest paid at the end of the term,

announced on the official electronic information website of Kienlong Bank on the Coupon Rate Determination Date.

“Coupon Rate Determination Date” means the 7th (seventh) Business Day prior to the first day of the Coupon Calculation Period (April 17th, 2026)

The Reference Interest Rate determined on the Coupon Rate Determination Date (April 17th, 2026) of Kien Long Commercial Joint Stock Bank is 5.5% per annum.

Accordingly, Kien Long Commercial Joint Stock Bank hereby announces that the coupon rate for the second coupon period, from (and including) April 29th, 2026 to (but excluding) April 29th, 2027, of the Kien Long Commercial Joint Stock Bank Public Offering Bonds - Phase 2 is 7.1% per annum.

Sincerely announced.

Recipients:

- As per the address;
- Board of General Directors
- Archived at: Clerical Dept

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



Tran Ngoc Minh