

No.: 1488/NHKL

Rach Gia, dated 05/5/2026

REPORT

Results of Public Bond Offering (Phase 2)

(pursuant to the Certificate of Registration for Public Bond Offering No. 410/GCN-UBCK granted by the Chairman of the State Securities Commission on 28/10/2025, and Official Letter No. 1192/UBCK-QLCB dated 06/02/2026 of the State Securities Commission regarding reporting documents for the implementation of Phase 2 bond offering under Certificate No. 410/GCN-UBCK dated 28/10/2025)

To: State Securities Commission

I. Introduction of the Issuer

1. Full name of Issuer: KIEN LONG COMMERCIAL JOINT STOCK BANK (“Issuer” or “KienlongBank”)

2. Abbreviated name: KienlongBank

3. Registered head office address: No. 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

4. Telephone: (029) 7386 9950 **Fax:** (029) 7387 7538 **Website:** www.kienlongbank.com

5. Charter capital: VND 5,821,705,260,000 (pursuant to the License of Establishment and Operation No. 17/GP-NHNN granted by the State Bank of Vietnam on 03/04/2026)

6. Stock code: KLB

7. Payment account held at: Transaction Office of the State Bank of Vietnam

Account number: 120081 (CITAD code: 91353001)

8. Enterprise Registration Certificate: No. 1700197787 registered for the first time by the Department of Planning and Investment of Kien Giang Province on 10/10/1995, amendment No. 42 dated 24/07/2024.

- Principal business activities: Other monetary intermediation activities: Industry code 6419

Details: Accepting deposits in VND and foreign currencies (demand deposits; term deposits; savings deposits and other types of deposits). Extending credit in VND and foreign currencies in the forms of (lending; discounting and re-discounting negotiable instruments and other valuable papers). Extending credit in the form of bank guarantees. Extending credit in the form of credit card issuance. Domestic factoring; international factoring; and other activities licensed by the State Bank of Vietnam in accordance with the Enterprise Registration Certificate of Kien Long Commercial Joint Stock Bank and applicable laws.



- Principal products/services:

- o Individual customers: payment & credit products (debit/credit cards, premium account numbers, business loans, etc.); deposit products (savings deposits, term deposits, etc.); services & insurance (bill payment collection, health insurance, etc.).
- o Corporate customers: guarantees (bank guarantees, etc.); lending (overdraft facilities, etc.); trade finance (post-shipment export financing, mortgage-backed financing, etc.).

9. License of Establishment and Operation: No. 17/GP-NHNN granted by the State Bank of Vietnam on 03/04/2026.

II. Offering plan for Phase 2

1. Bond name: Public Offering Bonds of Kien Long Commercial Joint Stock Bank (“Bond”).

2. Bond type: Non-convertible, non-warrant-attached, unsecured bonds, constituting subordinated debt that satisfies the conditions to be counted as Tier 2 capital of the Issuer.

3. Bond code: KLB7Y202502.

4. Face value per bond: VND 100,000 per bond (One hundred thousand Vietnamese Dong per bond).

5. Total number of bonds offered: 10,000,000 (ten million) bonds.

6. Total offering value (at face value): VND 1,000,000,000,000 (one trillion Vietnamese Dong).

7. Offering price: VND 100,000 per bond (One hundred thousand Vietnamese Dong per bond).

8. Coupon rate: Floating coupon rate, determined according to the following formula:

Coupon Rate = Reference Rate + margin of 1.8% per annum (one point eight percent per annum)

Whereby:

- Reference Rate for each Coupon Calculation Period, means the interest rate on personal savings deposits, in Vietnamese Dong, with a term of 12 months, coupon paid at the end of the period, announced on the official electronic information page (website) of KienlongBank on the Coupon Rate Determination Date.
- Coupon Rate Determination Date for the first Coupon Calculation Period is the date of starting to receive applications for bond purchase of each tranche. Coupon Rate Determination Date for the following Coupon Calculation Periods is the 7th (seventh) working day before the first day of each Coupon Calculation Period.
- Coupon Calculation Period means each period lasting from and including the issuance date or from and including the previous coupon payment date up to but not including the corresponding coupon payment date of that Coupon Calculation Period.

Accordingly, for the first Interest Period (from and including 28/04/2026 up to but excluding 28/04/2027), the interest rate of Bond KLB7Y202502 is 7.3% per annum.

9. Bond tenor: 07 (seven) years.

10. Coupon payment period: Coupon is paid in arrears, periodically every 12 (twelve) months from the issue date, or together with the principal amount on the early redemption date (if any).

11. Distribution method: Direct sale to Investors at the Head Office, Branches, and Transaction Offices of KienlongBank.

12. Subscription and payment period: From 23/03/2026 to 28/04/2026.

13. Offering closing date: 28/04/2026.

14. Expected bond delivery date: Within 30 (thirty) days from the offering closing date, investors will receive the original Bond Ownership Certificate and/or the original extract from the Register of Bondholders (if requested by the bondholder), except where the investor has authorized the Issuer to carry out centralized depository procedures.

III. Bond offering results

Details are presented in the Appendix attached to this Report

IV. Summary of Bond Offering Results

1. Total number of bonds distributed: 2,225,324 bonds, equivalent to 22.25% of the total bonds offered.

2. Total proceeds from the offering: VND 222,532,400,000

3. Total costs: 0 VND.

- Issuance underwriting fee: VND 0.

- Bond distribution fee: VND 0.

- Auditing fee: VND 0.

- Other fees: 0 VND

4. Total net proceeds from the offering: VND 222,532,400,000

V. Capital structure of the issuer after the offering

Item (per Consolidated Financial Statements)	Before the offering (as of 31/03/2026)	After the offering (as of 28/04/2026)
1. Total liabilities (*) (VND million)	100,171,836	103,256,847
- Short-term liabilities (VND million)	81,208,647	85,795,947
- Long-term liabilities (VND million)	18,963,189	17,460,900
- Of which: Outstanding bonds (VND million)	3,500,000	3,722,532
2. Total equity (VND million)	8,795,991	9,051,994
3. Debt-to-equity ratio (times)	11.39	11.41

(*) Calculated in accordance with the specifics of banking sector operations

VI. Attached documents

Balance Confirmation Letter No. 267/VCBTDN-DVKH dated 28/04/2026 issued by Vietnam Joint Stock Commercial Bank for Foreign Trade (Vietcombank) – Tay Ho Branch, where KienlongBank maintains the escrowed account for proceeds received from the offering.

Rach Gia, dated 05./..5.../2026

**KIEN LONG COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE**



CHỦ TỊCH HĐQT
Trần Ngọc Minh

APPENDIX – RESULTS OF PUBLIC BOND OFFERING BY KIEN LONG COMMERCIAL JOINT STOCK BANK – PHASE 2

(Attached to Report No. ~~4.48~~ /NHKL dated 05.1.5. /2026 of Kien Long Commercial Joint Stock Bank)

Category of Bondholders	Offering price (VND/bond)	Number of bonds offered	Number of bonds subscribed	Number of bonds allocated	Number of subscribing investors	Number of investors allocated	Number of investors not allocated	Number of remaining bonds	Bond allocation ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
1. Domestic investors	100,000	10,000,000	2,225,324	2,225,324	1,501	1,501	0	7,774,676	22.25%
2. Foreign investors / Economic organizations with foreign investors holding over 50% of charter capital	100,000	10,000,000	0	0	0	0	0	10,000,000	0.00%
Total	100,000	10,000,000	2,225,324	2,225,324	1,501	1,501	0	7,774,676	22.25%

**JOINT STOCK COMMERCIAL BANK FOR
FOREIGN TRADE OF VIETNAM
TAY HO BRANCH**

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

Ha Noi, April 28th, 2026

No.: 267 /VCBTDN-DVKH

*Regarding: Confirmation of balance of account receiving
proceeds from the Public Bond Offering – Phase 2*

ACCOUNT STATEMENT

**To: - State Securities Commission
- Kien Long Commercial Joint Stock Bank (KienlongBank)**

Pursuant to the request dated April 28th, 2026 the confirmation of balance of the account receiving proceeds from the Public Bond Offering – Phase 2 of Kien Long Commercial Joint Stock Bank.

Joint Stock Commercial Bank for Foreign Trade of Vietnam Tay Ho Branch would like to inform you of the details of your account opened with our bank as follows:

Customer Information File (CIF): 264777

Account number	Currency	Account type	Account name	Opening date	Closing balance as of July 31, 2025
1050049575	VND	Current account	Kien Long Commercial Joint Stock Bank	August 30, 2024	VND 222,532,400,000 (Two hundred twenty-two billion, five hundred thirty-two million, four hundred thousand Vietnamese Dong)

By this document, we hereby confirm that Account 1050049575 at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Tay Ho Branch is frozen for the amount of VND 222,532,400,000 (Two hundred twenty-two billion, five hundred thirty-two million, four hundred thousand Vietnamese Dong) for the purpose of receiving proceeds from Kien Long Commercial Joint Stock Bank Public Bond Offering - Phase 2.

Account 1050049575 will only be unfrozen when you provide us with the following documents:

- State Securities Commission acknowledgment the receipt of Kien Long Commercial Joint Stock Bank's Report on the Results of the Public Bond Offering Phase 2; and
- Kien Long Commercial Joint Stock Bank request to unfreeze the account.

This notice is made in 04 (four) copies, all having the same legal validity. Kien Long Commercial Joint Stock Bank keep 03 (three) copies. Joint Stock Commercial Bank for Foreign Trade of Vietnam - Tay Ho Branch keep 01 (one) copy.

Recipients:

- As above;
- Customer Service Dept. (to report);
- Archived at: HR & Admin Dept.

Ha Noi, April 28th, 2026

BRANCH REPRESENTATIVE

(signed, sealed)

Deputy Head of Department

Vu Thi Huong Giang