

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

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

No: 816.../TB-NHKL

Rach Gia, date 24 month 6 2026

ANNOUNCEMENT

On the record date to exercise the right for coupon payment for the 1st period of bond code KLB125016

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 record date to compile the list of securities holders for the following securities:

Security name : Kien Long Commercial Joint Stock Bank Public Offering Bonds (KLB7Y202403)
Security Code : KLB125016
ISIN Code : VNKLB1250164
Type of security : Corporate Bonds
Trading platform : HNX
Par Value : VND 100,000 (one hundred thousand dong)/bond
Last registration date : **July 17th, 2026**

1. Reason and Purpose:

Coupon payment for the 1st period (from and including July 31st, 2025, to but not including July 31st, 2026) for bondholders.

2. Specific Details

– Coupon rate: **6.9 %/year** (six point nine percent per annum)



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+ Execution Rate:

+ 01 (one) bond receives **VND 6,900.**

Coupon payment is calculated using the formula: $VND 100,000 \times 6.9\%/year \times 365 (days)/365 (days)$;

- 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: **July 31st, 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 July 31st, 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. 888/TB-NHKL dated June 25th, 2026 of KienlongBank on the coupon rate for the first coupon calculation period of Kien Long Commercial Joint Stock Bank Public Offering Bonds - Phase 3.

NOTICE

Regarding the coupon rate for the 1st Coupon Calculation Period of Kien Long Commercial Joint Stock Bank's Public Offering of Bond Phase 3

- 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) July 31, 2025, to (but excluding) July 31, 2026 of Kien Long Commercial Joint Stock Bank's Public Offering of Bond Phase 3 as follows:

- Bond code (according to the Public Offering of Bond Prospectus): KLB7Y202403
- Bond name: Kien Long Commercial Joint Stock Bank Bond Public Offering Bonds.
- Date of issuance: July 31, 2025
- Date of maturity: July 31, 2032
- 1st Coupon Calculation Period: from (and including) July 31, 2025, to (but excluding) July 31, 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 (June 25, 2025).

The Reference Interest Rate determined on the Coupon Rate Determination Date (March 20, 2025) by Kien Long Commercial Joint Stock Bank is 5.3% per annum.

Accordingly, Kien Long Commercial Joint Stock Bank announces that the coupon rate for the 1st Coupon Calculation Period from (and including) July 31, 2025, to (but excluding) July 31, 2026, of the Kien Long Commercial Joint Stock Bank's **Public Offering of Bond Phase 3** is 6.9% 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