KIEN LONG COMMERCIAL JOINT STOCK BANK	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No:.916.../TB-NHKL	Rach Gia, 16/7/ 2026

NOTICE
Public Offering of Bonds – Phase 3

(Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission (SSC) on October 28, 2025 and Document No. 6334/UBCK-QLCB dated July 8, 2026 of the SSC regarding the report on the implementation of the third bond offering according to Certificate No. 410/GCN-UBCK dated October 28, 2025)

I. Issuer Introduction

1. Full Name of Issuer: KIEN LONG COMMERCIAL JOINT STOCK BANK **("The Issuer")**

2. Abbreviation: KienlongBank

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

4. Phone Number: (029) 7386 9950

Fax: (029) 7387 7538

Website: www.kienlongbank.com

5. Chartered Capital (*): VND 7,527,833,370,000

(*) KienlongBank has received document No. 6509/UBCK-QLCB dated July 14, 2026, from the State Securities Commission regarding the report on the results of the share issuance to increase the share capital from the equity capital of Kien Long Commercial Joint Stock Bank. Accordingly, KienlongBank has distributed 170,617,811 shares, equivalent to VND 1,706,178,110,000. Currently, KienlongBank is carrying out the relevant procedures with the State Bank of Vietnam to register the amendment of the Establishment and Operation License and update the national information system on enterprise registration according to the new charter capital (VND 7,527,833,370,000).

6. Stock Code: KLB

7. Payment Account opened at: State Bank of Vietnam – Operations Center

Account Number: 120081 (Citad Code: 91353001)

8. Certificate of Business Registraion: No. 1700197787 issued by the Department of Planning and Investment of Kien Giang Province on October 10, 1995, with the 42nd amendment registered on July 24, 2024.

- Main Business Sector:

No.	Scope of Activities
1	Receiving demand deposits, term deposits, savings deposits, and other types of deposits.
2	Issuing certificates of deposit.
3	Extending credit in the following forms: a) Lending; b) Discount and rediscount; c) Bank guarantees; d) Issuing credit cards; e) Domestic factoring; international factoring for banks authorized to conduct international settlement; f) Letters of credit.
4	Opening payment accounts for customers.
5	Providing payment instruments.
6	Providing payment services via accounts including: a) Providing domestic payment services, including checks, payment orders, standing orders, collection orders, direct debit, money transfers, bank cards, cash collection, and cash payment services; b) Providing international payment services in accordance with the regulations of the State Bank of Vietnam.
7	Borrowing from the State Bank of Vietnam in the form of refinancing.
8	Buying and selling valuable papers with the State Bank of Vietnam.
9	Lending, borrowing, depositing, receiving deposits, and forward buying/selling of valuable papers with credit institutions and foreign bank branches in accordance with the regulations of the State Bank of Vietnam.
10	Foreign borrowing in accordance with the provisions of law.
11	Opening payment accounts at the State Bank of Vietnam.
12	Opening payment accounts at credit institutions that provide payment services via accounts.
13	Opening payment accounts abroad in accordance with the regulations on foreign exchange.

No.	Scope of Activities
14	Organizing internal payment systems and participating in the national interbank payment system.
15	Contributing capital and purchasing shares in accordance with the provisions of law and guidelines of the State Bank of Vietnam.
16	Trading and providing foreign exchange products and services to domestic and foreign customers within the scope prescribed by the State Bank of Vietnam.
17	Entrusting, receiving entrustment, acting as an agent in banking activities, and acting as a payment agent in accordance with the regulations of the State Bank of Vietnam.
18	Acting as an insurance agent in accordance with the law on insurance business, in compliance with the scope of insurance agency operations prescribed by the State Bank of Vietnam.
19	Other business activities: a) Cash management services, treasury services for credit institutions and foreign bank branches; asset preservation services, safe deposit box rentals; b) Providing money transfer, cash collection, and cash payment services not via accounts; c) Buying and selling State Bank of Vietnam bills, corporate bonds; buying and selling Government debt, Government-guaranteed bonds, local government bonds, and other valuable papers; d) Other services related to factoring and letters of credit; e) Providing consultation on banking and other business activities specified in the License; f) Issuing bonds; g) Acting as a collateral management agent for lenders that are international financial institutions, foreign credit institutions, domestic credit institutions, or foreign bank branches.
20	Debt purchasing.
21	Participation in international payment systems: a) The system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT); b) The international card payment system of Visa; c) The international card payment system of JCB.

- Industry code: 6419 (main)

- Main Products/Services:
  - Individual Customers: Payment & credit products (cards, digital accounts, business loans, ...); mobilization products (savings deposits, time deposits, ...); services & insurance (payment and collection services, health insurance, ...).
  - Corporate Customers: Guarantees (bank guarantees, ...); loans (overdraft loans, ...); trade finance (post-shipment export finance, mortgage finance, ...).

9. License of Operation: License No. 17/GP-NHNN issued by the State Bank of Vietnam on April 3, 2026, supplemented by Decision No. 50/QD-QLGS5 issued by the State Bank of Vietnam on June 25, 2026.

II. Purpose of the Offering

The Issuer plans to use the proceeds from the bond issuance to serve the customer lending needs, satisfy the conditions for supplementing Tier 2 capital, and improve the capital adequacy ratio in accordance with Circular 41/2016/TT-NHNN dated December 30, 2016, and current regulations of the State Bank of Vietnam.

III. General Information about the Offerings

1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds ("**Bonds**").

2. Bond Type: Non-convertible, non-warrant-attached, unsecured bonds, which are Subordinated Debts and satisfy the conditions for being included in the Issuer's Tier 2 capital.

3. Par Value: 100,000 VND/ Bond (one hundred thousand Vietnamese Dong per Bond).

4. Total Number of Bonds Offered: 30,000,000 (thirty million) Bonds. Specifically:

No	Phase	Bond Code	Number of bonds offered (Bonds)
1	Phase 1	KLB7Y202501	10,000,000
2	Phase 2	KLB7Y202502	10,000,000
3	Phase 3	KLB7Y202503	10,000,000
Total			**30,000,000**

The second and third issuances can only be conducted after the completion of the immediately preceding issuance. If the previous issuance has not sold out the planned distribution volume, the unsold volume will be carried over to the next issuance.

IV. Offering Plan for Phase 3

1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds.

2. Bond Type: Non-convertible, non-warrant-attached, unsecured bonds, which are Subordinated Debts and satisfy the conditions for being included in the Issuer's Tier 2 capital.

3. Bond Code: KLB7Y202503

4. Par Value: 100,000 VND/Bond (one hundred thousand Vietnamese Dong per Bond).

5. Total Number of Bonds Offered: 17,774,676 (seventeen million seven hundred seventy-four thousand six hundred seventy-six) bonds. Specifically:

No	Phase	Bond code	Number of unsold bonds from Phase 2 (Bonds)	Number of bonds to be offered in Phase 3 that have been approved (Bonds)	Number of bonds registered for offering in Phase 3 (Bonds)
1	Phase 3	KLB7Y202503	7,774,676	10,000,000	17,774,676
		Total	**7,774,676**	**10,000,000**	**17,774,676**

6. Total Value at Par Value: 1,777,467,600,000 VND (one trillion seven hundred seventy-seven billion four hundred sixty-seven million six hundred thousand dong).

7. Offering price: VND 100,000 per Bond (one hundred thousand Vietnamese dong per Bond)

8. Coupon rate: Floating rate, determined in accordance with the following formula:

Coupon Rate = Reference Interest Rate + margin of 2.8% per annum (two point eight percent per annum)

Where:

- Reference Interest Rate for each Coupon Calculation Period means the interest rate on individual savings deposits, in Vietnamese Dong, with a 24-month term, interest paid at the end of the term, as published on KienlongBank's official website on the Coupon Rate Determination Date.
- Coupon Rate Determination Date for the first Coupon Calculation Period is the date of commencement of receiving applications for the purchase of Bonds in Phase 3. The Coupon Rate Determination Date for subsequent Coupon Calculation Periods is the 7th (seventh) Business Day before the first day of each Coupon Calculation Period.
- Coupon Rate Calculation Period means each period extending from and including the Issue Date or from and including the preceding Coupon Payment Date to but excluding the corresponding Coupon Payment Date of that Coupon Calculation Period.

9. Tenor: 07 (seven) years.

10. Payment Frequency: Coupon is paid in arrears, periodically every 12 (twelve) months from the date of issuance or paid together with the principal of the Bond on the date of early redemption of the Bond (if any).

11. Distribution Method:

Direct sale to Investors at KienlongBank's Head Office, Branches, and Transaction Offices.

12. Minimum Subscription Quantity:

- For Individual Investors: Minimum 100 (one hundred) Bonds, equivalent to VND 10,000,000 (ten million Vietnamese Dong) at par value;

- For Organizational Investors: Minimum 1,000 (one thousand) Bonds, equivalent to VND 100,000,000 (one hundred million Vietnamese Dong) at par value.

To avoid confusion, Investors may only subscribe for an even number of Bonds up to the unit digit, with a minimum of 100 (one hundred) Bonds for individual Investors and a minimum of 1,000 (one thousand) Bonds for organizational Investors.

13. Subscription Period: From August 11, 2026, to October 1, 2026

14. Locations for Bond Purchase Registration:

- At the branches, transaction offices of KienlongBank nationwide, and the headquarters of KienlongBank. Detailed addresses of branches and transaction offices are available at https://kienlongbank.com/diem-giao-dich
- Hotline: 1900 6929

15. Time for Receiving Bond subscription amount: From August 11, 2026, to October 1, 2026

16. Escrow Account for Receiving Bond Purchase Payments:

- Account Number: 1050049575
- Account Holder Name: Ngân hàng TMCP Kiên Long
- At: Joint Stock Commercial Bank for Foreign Trade of Vietnam, Tay Ho Branch

17. Prospectus Disclosure Location:

The Prospectus and other related documents are published on the Issuer's website: www.kienlongbank.com

V. Related Organizations

Advisory Organization, Initial Bond Registration and Depository Agent; and Bondholders' Representative

Sai Gon - Ha Noi Securities Joint Stock Company

Address: 43 Ly Thuong Kiet Street, Cua Nam Ward, Ha Noi City

Phone: (84 24) 38 181 888   *Fax:* (84 24) 38 181 688

Website: www.shs.com.vn

Auditing Firms

A&C Auditing and Consulting Co., Ltd. – Auditing of Financial Statements 2025

Address: 02 Truong Son Street, Tan Son Hoa Ward 2, Ho Chi Minh City.

Phone: (84 28) 35472972

Website: www.a-c.com.vn

MOORE AISC Auditing and Information Technology Services Co., Ltd. - Auditing of Financial Statements 2024

Address: 389A Dien Bien Phu Street, Ban Co Ward, Ho Chi Minh City.

Phone: (84 28) 3832 9129

Website: www.aisc.com.vn

Rach Gia, date 16 month 7 year 2026

KIEN LONG COMMERCIAL JOINT STOCK BANK

LEGAL REPRESENTATIVE

BOARD OF DIRECTORS CHAIRMAN

M.S.D.N: ... C.T.C.P
NGÂN HÀNG
THƯƠNG MẠI CỔ PHẦN
KIÊN LONG
P. RẠCH GIÁ - T. AN GIANG

Tran Ngoc Minh