KIEN LONG COMMERCIAL
JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 1033/TB-NHKL

Rach Gia, date 11 month 8 year 2026

ANNOUNCEMENT

On the coupon rate for the 1st coupon calculation period of Kien Long Commercial Joint Stock Bank Public Offering Bonds Phase 3.

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

Kien Long Commercial Joint Stock Bank (KienlongBank) hereby announces the coupon rate applicable for the first interest calculation period from (and including) the day 01/10/2026 to (but excluding) the day 01/10/2027 for Public offering bonds by Kien Long Commercial Joint Stock Bank – Phase 3 ("Bonds") as follows:

- Bond Code (as per the Public Bond Offering Prospectus for public issuance with the Certificate of Bond Offering Registration No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission on October 28, 2025): KLB7Y202503
- Bond Name: Bonds issued by Kien Long Commercial Joint Stock Bank to the public.
- Issuance Date: 01/10/2026
- Maturity Date: 01/10/2033
- First Coupon Calculation Period: from (and including) 01/10/2026 to (but excluding) the day 01/10/2027.
- Coupon Rate: floating, determined according to the following formula:

Coupon Rate applicable for the First Coupon Calculation Period = Reference Interest Rate + margin 2.8%/year (two point eight percent per annum).

In which: **"Reference Interest Rate"** means the personal savings deposit interest rate, in Vietnamese Dong, with a 24-month term, interest paid at the end of the term, as announced on the official website of KienlongBank on the Interest Rate Determination Date.

"Coupon Rate Determination Date" for the First Interest Calculation Period is the date on which bond purchase applications are received (11/08/2026).

The Reference Interest Rate determined on the Interest Rate Determination Date (11/08/2026) by Kien Long Commercial Joint Stock Bank is 6.65% per annum.

Accordingly, Kien Long Commercial Joint Stock Bank hereby announces the coupon rate for the First Coupon Calculation Period from (and including) 01/10/2026 to (but excluding) 01/10/2027 for the public offering bond issued by Kien Long Commercial Joint Stock Bank - Phase 3 is: 9.45% per annum.

Sincerely announced.

<u>Recipients:</u>

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

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

M.S.D.N: 1700197787 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG
P. RẠCH GIÁ - T. AN GIANG

Tran Ngoc Minh