

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

No: 3262/NHKL

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

Rach Gia, October 07, 2026

REPORT

Results of Public Bond Offering (Tranche 3)

(pursuant to the Certificate of Registration for Public Bond Offering No. 410/GCN-UBCK granted by the Chairman of the State Securities Commission on October 28, 2025 and Official Letter No. 6334/UBCK-QLCB dated July 8, 2026 of the State Securities Commission regarding reporting documents for the implementation of Tranche 3 bond offering under Certificate No. 410/GCN-UBCK dated October 28, 2025)

To: State Securities Commission

I. Introduction of the Issuer

1. Name of Issuer (full name): 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 7,527,883,370,000 *(pursuant to Decision No. 1694/QĐ-NHNN issued by the State Bank of Vietnam dated July 22, 2026 regarding the amendment of the charter capital content in the Operating License of Kien Long Commercial Joint Stock Bank)*

6. Stock code: KLB

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

Account number: 120081 (CITAD code: 91353001)

8. Enterprise Registration Certificate: No. 1700197787, first registered by the Kien Giang Department of Planning and Investment on October 10, 1995, and amended for the 42nd time on July 24, 2024.

- Principal business activities:

No.	Business Activity
1	Receiving demand deposits, term deposits, savings deposits, and other types of deposits.
2	Issuing certificates of deposit.

No.	Business Activity
3	Granting credit in the following forms: a) Lending; b) Discounting and rediscounting; c) Bank guarantees; d) Issuing credit cards; e) Domestic factoring; international factoring for banks licensed to conduct international payment activities; f) Letters of credit.
4	Opening payment accounts for customers.
5	Providing payment instruments.
6	Provide the following payment services through accounts: a) Provide domestic payment services, including checks, payment orders, payment authorization orders, collection orders, collection authorizations, money transfers, bank cards, collection and payment services; b) Provide international payment services in accordance with regulations of the State Bank of Vietnam.
7	Borrowing from the State Bank of Vietnam in the form of refinancing.
8	Purchasing and selling valuable papers with the State Bank of Vietnam.
9	Lending, borrowing, placing deposits, accepting deposits, and purchasing and selling valuable papers under repurchase agreements with credit institutions and foreign bank branches in accordance with regulations of the State Bank of Vietnam.
10	Obtaining foreign loans in accordance with the law.
11	Opening payment accounts at the State Bank of Vietnam.
12	Opening payment accounts at credit institutions that provide payment services through accounts.
13	Opening payment accounts overseas in accordance with the law on foreign exchange.
14	Organizing internal payment systems and participating in the national interbank payment system.

No.	Business Activity
15	Contributing capital to and purchasing shares in accordance with the law and guidance of the State Bank of Vietnam.
16	Conducting business in and providing domestic and foreign customers with foreign exchange-related services and products within the scope prescribed by the State Bank of Vietnam.
17	Providing entrusted services, receiving entrusted services, acting as agents in banking activities, and acting as payment agents in accordance with regulations of the State Bank of Vietnam.
18	Acting as an insurance agent in accordance with the law on insurance business and within the scope of insurance agency activities 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 custody services and safe deposit box rental services; b) Provide money transfer, collection and payment services without going through accounts; c) Purchase and sell State Bank of Vietnam bills and corporate bonds; purchase and sell Government debt instruments, Government-guaranteed bonds, municipal bonds and other valuable papers; d) Other services related to factoring and letters of credit; e) Provide consultancy on banking activities and other business activities specified in the License; f) Issue bonds; g) Act as an agent for the management of collateral for lenders that are international financial institutions, foreign credit institutions, credit institutions or foreign bank branches.
20	Purchasing debts.
21	Participating in international payment systems: a) The system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT); b) The international card payment system of Visa International; c) The international card payment system of JCB International.

0197787
 AN HÀNG
 MẠI CỔ P
 N LON
 A - T. A

- Industry code: 6419 (primary)
- 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 dated April 3, 2026 ("License 17") and all amendments and supplements thereto.

II. Offering plan for Tranche 3

- 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:** KLB7Y202503.
- 4. Face value per bond:** VND 100,000 per bond (One hundred thousand Vietnamese Dong per bond).
- 5. Total number of bonds offered:** 17,774,676 (Seventeen million seven hundred and seventy-four thousand six hundred and seventy-six) bonds.
- 6. Total offering value (at face value):** VND 1,777,467,600,000 (One trillion seven hundred and seventy-seven billion four hundred and sixty-seven million six hundred thousand 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 2.8% per annum (two 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 24 months, interest paid at maturity, announced on the official 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 Coupon Calculation Period (from and including October 1, 2026 up to but excluding October 1, 2027), the coupon rate of KLB7Y202503 Bond is 9.45% 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 August 11, 2026 to October 1, 2026.

13. Offering closing date: October 1, 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: 7,661,057 bonds, equivalent to 43.10% of the total bonds offered.

2. Total proceeds from the offering: VND 766,105,700,000

3. Total costs: 0 VND.

- Issuance underwriting fee: VND 0.
- Bond distribution fee: VND 0.
- Auditing fee: VND 0.
- Other fees: VND 0.

4. Total net proceeds from the offering: VND 766,105,700,000

V. Capital structure of the issuer after the offering

Item (*)	Before the offering (as of September 30, 2026)	After the offering (as of October 1, 2026)
1. Total liabilities (**) (VND million)	106,411,258	108,555,460
- Short-term liabilities (VND million)	89,639,010	91,042,080
- Long-term liabilities (VND million)	16,772,248	17,513,380
- Of which: Outstanding bonds (VND million)	3,722,532	4,488,638
2. Total equity (VND million)	9,764,458	9,774,520
3. Debt-to-equity ratio (times)	10.90	11.11



(*) *Based on KienlongBank's preliminary standalone figures.*

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

VI. Attached documents

Balance confirmation letter No. 585/VCBTĐN-DVKH dated October 1, 2026 issued by Vietnam Joint Stock Commercial Bank for Foreign Trade – Tay Ho Branch, where KienlongBank maintains the blocked account for proceeds received from the offering.

Rach Gia, October 07, 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 – TRANCHE 3
 (Attached to Report No. 8862/NHKL dated October 07, 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	17,774,676	7,661,057	7,661,057	1,780	1,780	0	10,113,619	43.10%
2. Foreign investors / Economic organizations with foreign investors holding over 50% of charter capital	100,000	17,774,676	0	0	0	0	0	17,774,676	0.00%
Total	100,000	17,774,676	7,661,057	7,661,057	1,780	1,780	0	10,113,619	43.10%

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

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 585 /VCBTĐN-DVKH

Hanoi, October 1, 2026

*Regarding: Confirmation of the balance of the account
receiving proceeds from the public bond offering –
Tranche 3*

ACCOUNT NOTIFICATION

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

Pursuant to the request dated October 1, 2026 regarding the confirmation of the account balance of the account designated to receive proceeds from the Tranche 3 Public Bond Offering of Kien Long Commercial Joint Stock Bank.

Joint Stock Commercial Bank for Foreign Trade of Vietnam – Tay Ho Branch hereby informs the Customer of the details of the account maintained with our Bank as follows:

Customer Information File (CIF): 264777

Account number	Currency	Account type	Account name	Opening date	Closing balance as of October 1, 2026
1050049575	VND	Current account	Kien Long Commercial Joint Stock Bank	August 30, 2024	VND 766,105,700,000 (Seven hundred and sixty-six billion, one hundred and five million, seven hundred thousand Vietnamese Dong)

By this document, We hereby confirm that Account No. 1050049575 at Joint Stock Commercial Bank for Foreign Trade of Vietnam – Tay Ho Branch is being blocked in the amount of VND 766,105,700,000 (Seven hundred and sixty-six billion one hundred and five million seven hundred thousand Vietnamese Dong) for the purpose of receiving proceeds for the Tranche 3 Public Bond Offering of Kien Long Commercial Joint Stock Bank.

Account No. 1050049575 shall be released upon receipt by us of all of the following documents:

- A document issued by the State Securities Commission of Vietnam acknowledging receipt of the Report on Results of Public Bond Offering and the Report on Results of Tranche 3 Public Bond Offering of Kien Long Commercial Joint Stock Bank; and
- A request for release of the blocked account issued by Kien Long Commercial Joint Stock Bank.

This Notification is made in 04 (four) copies of equal legal validity. Kien Long Commercial Joint Stock Bank keeps 03 (three) copies. Joint Stock Commercial Bank for Foreign Trade of Vietnam – Tay Ho Branch keeps 01 (one) copy.

Recipients:

- *As above;*
- *Customer Service Dept (for reporting);*
- *Archived at: Human Resources & Administration Dept.*

Hanoi, October 1, 2026

BRANCH REPRESENTATIVE

(signed, sealed)

Deputy Head of Department

Vu Thi Huong Giang