

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

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

No.: 1279/TB-NHKL

Rach Gia, 28/10, 2026

ANNOUNCEMENT

On the record date for exercising the right to receive coupon payment for the first coupon period of bond code KLB125031

To: Vietnam Securities Depository and Clearing Corporation

Name of the issuer: KIEN LONG COMMERCIAL JOINT STOCK BANK

Trading name: KIENLONGBANK

Head office: No. 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province.

Phone number: (84-297) 3869950 Fax: (84-297) 3871171

We hereby notify the Vietnam Securities Depository and Clearing Corporation (VSDC) of the record date for compiling the list of bondholders of the following securities:

Security name	: Kien Long Commercial Joint Stock Bank Public Offering Bonds (KLB7Y202501)
Security code	: KLB125031
ISIN code	: VNKLB1250313
Type of securities	: Corporate bonds
Trading venue	: HNX
Par value	: VND 100,000 (one hundred thousand Vietnamese dong)/Bond
Record date	: November 26, 2026

1. Reason and purpose:

Payment of coupon for the first coupon period from (and including) December 10, 2025 to (but excluding) December 10, 2026 to the Bondholders.

2. Specific content

- Coupon rate: **7.1% per annum** (seven point one percent per annum)
 - Exercise ratio:
 - + 01 (one) Bond is entitled to receive **VND 7,100**.
- The coupon payment is calculated using the formula: $(\text{VND}) 100,000 \times 7.1\% \text{ per annum} \times 365 (\text{days})/365 (\text{days})$;
- The total coupon amount actually received by each Bondholder will be rounded to the nearest unit (if the first decimal digit is equal to or greater than 5, the amount will be rounded up; if the first decimal digit is less than 5, the decimal part will be discarded).
 - Coupon payment date: **December 10, 2026**
 - Place of payment:
 - + For deposited securities: Bondholders shall complete the procedures to receive the coupon at the depository members where they have opened their depository accounts.
 - + For non-deposited securities: Bondholders shall complete the procedures to receive the coupon at KienlongBank, starting from December 10, 2026, by bank transfer to the owner's account.

We request VSDC to compile and send to KienlongBank the list of securities bondholders as at the above record date via the VSDC electronic communication portal system.

Recipients:

- As above;
- Archived at:
Administrative and
Management
Department;

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



Tran Ngoc Minh

* Attached documents:

- *Announcement No. 1867/TB-NHKL dated November 4, 2025 of KienlongBank on the coupon rate for the first coupon period of Kien Long Commercial Joint Stock Bank Public Offering Bonds – Tranche 1.*

No: ~~1867~~/TB-NHKL

Rach Gia, November 04, 2025

NOTICE

Regarding the coupon rate for the 1st Coupon Calculation Period of Kien Long Commercial Joint Stock Bank's public offering bond Phase 1

- TO:**
- Viet Nam Securities Depository and Clearing Corporation;
 - Investors of Kien Long Commercial Joint Stock Bank's public offering bond.

Kien Long Commercial Joint Stock Bank (KienlongBank) hereby announces the coupon rate applicable for the 1st Coupon Calculation Period from (and including) December 10, 2025, to (but excluding) December 10, 2026 of Kien Long Commercial Joint Stock Bank's public offering bond Phase 1 as follows:

- Bond code (according to the Public Offering Bond Prospectus): KLB7Y202501
- Bond name: Kien Long Commercial Joint Stock Bank Bond public offering bond.
- Date of issuance: December 10, 2025
- Date of maturity: December 10, 2032
- 1st Coupon Calculation Period: from (and including) December 10, 2025, to (but excluding) December 10, 2026.
- Coupon rate: floating, determined by the following formula:

Coupon rate applicable for the 1st Coupon Calculation Period = Reference Interest Rate + 1.8% per annum (one point eight 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 (November 04, 2025).

The Reference Interest Rate determined on the Coupon Rate Determination Date (November 04, 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) December 10, 2025, to (but excluding) December 10, 2026, of Kien Long Commercial Joint Stock Bank's public offering bond Phase 1 is 7.1% per annum.

Respectfully announced.

Recipients:

- *As above;*
- *Board of Management;*
- *Archived at the Clerical desk.*

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

A red circular stamp of Kien Long Commercial Joint Stock Bank is centered. The stamp contains the text "NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG" and "P. 1 M.S.D.N: 1700197787 - C.T.C.P". A handwritten signature in black ink is written over the stamp.

Tran Ngoc Minh

A handwritten signature in black ink is located in the bottom right corner of the page.