

No: 2525 /TB-NHKL

*Rach Gia, December 11, 2025*

**NOTICE**

**Regarding the coupon rate for the 2nd Coupon Calculation Period of Kien Long  
Commercial Joint Stock Bank's Public Offering of Bond Phase 1 2024  
(KLB7Y202401)**

- TO:**
- Viet Nam Securities Depository and Clearing Corporation;
  - Investors of Kien Long Commercial Joint Stock Bank's publicly offered bond (KLB7Y202401).

Kien Long Commercial Joint Stock Bank (KienlongBank) hereby announces the coupon rate applicable for the 2nd Coupon Calculation Period from (and including) December 21, 2025, to (but excluding) December 21, 2026 of Kien Long Commercial Joint Stock Bank's Public Offering of Bond Phase 1 2024 as follows:

- Bond code (according to the Public Offering of Bond Prospectus): KLB7Y202401
- Bond name: Kien Long Commercial Joint Stock Bank Bond Public Offering Bonds.
- Date of issuance: December 21, 2024
- Date of maturity: December 21, 2031
- 2nd Coupon Calculation Period: from (and including) December 21, 2025, to (but excluding) December 21, 2026.
- Coupon rate: floating, determined by the following formula:

Coupon rate applicable for the 2nd 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 2nd Coupon Calculation Period is the 7th Business Day prior to the first day of the Interest Calculation Period (December 11, 2025)

The Reference Interest Rate determined on the Coupon Rate Determination Date (December 11, 2025) by Kien Long Commercial Joint Stock Bank is 5.5% per annum.



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Accordingly, Kien Long Commercial Joint Stock Bank announces that the coupon rate for the 2nd Coupon Calculation Period from (and including) December 21, 2025, to (but excluding) December 21, 2026, of the Kien Long Commercial Joint Stock Bank's **Public Offering of 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**



**BOARD OF DIRECTORS CHAIRMAN  
Tran Ngoc Minh**



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