

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

No.: 2319./NHKL

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

An Giang, date 07 month 8. year 2025

REPORT

Results of the Public Offering of Bonds (Phase 3)

(Pursuant to Certificate of Registration for Public Bond Offering No. 222/GCN-UBCK issued by the Chairman of the State Securities Commission dated November 29, 2024, and Document No. 2310/UBCK-QLCB of the SSC regarding the Report on KienlongBank's public offering of bonds, Phase 3, dated June 9, 2025)

To: State Securities Commission

I. Information about the Issuer

1. Full Name of the Issuer: KIEN LONG COMMERCIAL JOINT STOCK BANK
2. Abbreviated Name: KienlongBank
3. Head Office Address: 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam
4. Telephone: 0297.3869950
Fax: 0297.3877538
Website: www.kienlongbank.com
5. Chartered Capital: VND 3,652,818,780,000 *(pursuant to Certificate of Business Registration, amended for the 42nd time on July 24, 2024)*
6. Stock Code: KLB
7. Payment Account: State Bank of Vietnam – Transaction Office
Account Number: 120081 (CITAD Code: 91353001)
8. Certificate of Business Registration: No. 1700197787 issued for the first time by the Department of Planning and Investment of Kien Giang Province on October 10, 1995, amended for the 42nd time on July 24, 2024.
9. License of Establishment and Operation: No. 0056/NH-GP dated September 18, 1995 by the State Bank of Vietnam, Decision No. 255/QD-NH5 dated September 18, 1995 by the Governor of the State Bank of Vietnam, and Bank Establishment License No. 1115/GP-UB dated October 2, 1995 issued by the People's Committee of Kien Giang Province.

II. Offering plan of Phase 3

1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds.
2. Bond Type: Non-convertible, unsecured, non-warranted, subordinated debt eligible to be included in the Issuer's Tier 2 capital.



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3. Bond Code: KLB7Y202403
4. Bond Face Value: VND 100,000 per Bond (One hundred thousand Vietnamese Dong per Bond).
5. Total Bonds Offered: 9,000,000 (nine million) Bonds.
6. Total Value of Bonds: VND 900,000,000,000 (nine hundred billion Vietnamese Dong)
7. Tenor: 07 (seven) years.
8. The Bonds bear a floating coupon rate, applied to each Coupon Calculation Period as follows:
Coupon Rate for each Calculation Period = Reference Interest Rate + margin of 1.6% (one point six percent) per annum.

Where:

- The "Coupon Calculation Period" means each consecutive 12-month period from the Issuance Date until the Maturity Date.
- The "Reference Interest Rate" means the individual savings deposit interest rate, denominated in Vietnamese Dong, for a 12-month term with interest paid at maturity as announced on KienlongBank's official website on the Coupon Determination Date.
- The "Coupon Determination Date" is 07 (seven) Business Days prior to the first day of each new Coupon Calculation Period, or the first day of receipt of Bond purchase applications for each tranche.

Accordingly, with the first Coupon Calculation Period (from July 31, 2025 until but not including July 31, 2026), the KLB7Y202403 Bond's coupon rate is 6.9%/year.

9. Coupon payment period: Paid-after, every 12 (twelve) months since the Issuance Date.
10. Offering price: VND 100,000 (one hundred thousand Dong) per Bond.
11. Distribution method: Directly sold to Investors at the Head Office, Branches, and Transaction Offices of KienlongBank.
12. Subscription and Payment Period: From June 25, 2025 to July 31, 2025.
13. Closing Date of the Offering: July 31, 2025.
14. Expected Bond Transfer Date: Within 30 (thirty) days from the closing date of the Offering, investors will receive the original Bond Ownership Certificate and/or an original extract of the Bondholder Register (upon request of the bondholder), except in cases where the investor has authorized the Issuer to carry out centralized depository procedures.

III. Bond Offering Results

Details are provided in the Appendix to this Report.

IV. Summary of the Bond Offering Results

1. Total Bonds Distributed: 9,000,000 bonds, equivalent to 100% of the total bonds offered.
2. Total Proceeds from the Offering: VND 900,000,000,000.



3. Total Expenses: VND 0.

- Underwriting Fee: VND 0.

- Bond Distribution Fee: VND 0.

- Offering Advisory Fee: VND 0.

- Audit Fee: VND 0.

- Public Offering Registration Certificate Fee: VND 0.

4. Total Net Proceeds from the Offering: VND 900,000,000,000.

V. Capital structure of the Issuer after the Offering

Unit: VND million

Consolidated Financial Statements Results	Before the Public Offering (June 30, 2025)	After the Public Offering (July 31, 2025)
1. Total debt (*)	90,384,340	95,265,465
- Short-term debt	84,455,762	88,516,887
- Long-term debt	5,928,578	6,748,579
- In which: Unmatured bonds	1,600,000	2,500,000
2. Total equity	7,246,143	7,421,918
3. Debt to equity ratio (times)	12.47	12.84

(*) Indicators calculated according to the specific characteristics of banking activities

VI. Additional documents

Balance confirmation No. 679/VCBTDN-DVKH dated August 1, 2025 of Vietnam Joint Stock Commercial Bank for Foreign Trade - Tay Ho branch, where KienlongBank opened an escrow account for the proceeds from the offering.

An Giang, date 07 month 8 year 2025

**KIEN LONG COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE**



Tran Ngoc Minh



APPENDIX: RESULTS OF THE PUBLIC OFFERING OF KIEN LONG JSC BANK BONDS – PHASE 3

(Attached Report No. 2319/NHKL dated 07/8/2025 of Kien Long Commercial Joint Stock Bank)

Bond Purchasers	Offering Price (VND/bond)	Number of Bonds Offered	Number of Bonds Subscribed	Number of Bonds Allocated	Number of Investors Subscribed	Number of Investors Distributed	Number of Investors Not Distributed	Remaining Bonds	Distribute Rate
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
1. Individual investors, of which:									
- Domestic investors	100,000	9,000,000	8,977,000	8,977,000	2,512	2,512	0	23,000	99.74%
- Foreign investors, Economic organizations with foreign investors holding over 50% of chartered capital	100,000	9,000,000	0	0	0	0	0	9,000,000	0.00%
2. Institutional investors, of which:									
- Domestic investors	100,000	9,000,000	23,000	23,000	1	1	0	8,977,000	0.26%
- Foreign investors, Economic organizations with foreign investors holding over 50% of chartered capital	100,000	9,000,000	0	0	0	0	0	9,000,000	0.00%
Total	100,000	9,000,000	9,000,000	9,000,000	2,513	2,513	0	0	100.00%

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

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

Ha Noi, August 1, 2025

No.: 679 /VCBTDN-DVKH

*Regarding: Confirmation of balance of account receiving
proceeds from the Public Bond Offering – Phase 3*

ACCOUNT STATEMENT

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

Pursuant to the request dated July 31, 2025 the confirmation of balance of the account receiving proceeds from the Public Bond Offering – Phase 3 of Kien Long Commercial Joint Stock Bank.

Joint Stock Commercial Bank for Foreign Trade of Vietnam Tay Ho Branch would like to inform you of the details of your account opened with our bank as follows:

Customer Information File (CIF): 264777

Account number	Currency	Account type	Account name	Opening date	Closing balance as of July 31, 2025
1050049575	VND	Current account	Kien Long Commercial Joint Stock Bank	August 30, 2024	900,000,000,000 VND (Nine hundred billion Vietnamese dong)

By this document, we hereby confirm that Account 1050049575 at Joint Stock Commercial Bank for Foreign Trade of Vietnam - Tay Ho Branch is frozen for the amount of 900,000,000,000 VND (Nine hundred billion Vietnamese dong) for the purpose of receiving proceeds from Kien Long Commercial Joint Stock Bank Public Bond Offering - Phase 3.

Account 1050049575 will only be unfrozen when you provide us with the following documents:

- State Securities Commission acknowledgment the receipt of Kien Long Commercial Joint Stock Bank's Report on the Results of the Public Bond Offering Phase 3; and
- Kien Long Commercial Joint Stock Bank request to unfreeze the account.

This notice is made in 04 (four) copies, all having the same legal validity. Kien Long Commercial Joint Stock Bank keep 03 (three) copies. Joint Stock Commercial Bank for Foreign Trade of Vietnam - Tay Ho Branch keep 01 (one) copy.

Recipients:

- As above;
- Customer Service Dept. (to report);
- Archived at: HR & Admin Dept.

Ha Noi, August 1, 2025

BRANCH REPRESENTATIVE



PHÓ TRƯỞNG PHÒNG
Vũ Thị Hương Giang