

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

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

No: ~~1758~~.../TB-NHKL

Rach Gia, date ~~30~~ month ~~10~~ year 2025

NOTICE

Public Offering of Bonds – Phase 1

*(Certificate of Registration for public offering of bonds No. 410/GCN-UBCK granted by the
Chairman of the State Securities Commission (SSC) on 28/10/2025)*

I. Issuer Introduction

1. Full Name of Issuer: KIEN LONG COMMERCIAL JOINT STOCK BANK (“The Issuer”)

2. Abbreviation: KienlongBank

3. Head Office Address: No. 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

4. Phone Number: 0297.3869950

Fax: 0297.3877538

Website: www.kienlongbank.com

5. Chartered Capital: VND 5,821,705,260,000 *(according to Decision No. 3462/QĐ-NHNN dated October 15, 2025, of the State Bank of Vietnam (SBV) on the amendment of the charter capital content in License of Establishment and Operation of Kien Long Commercial Joint Stock Bank)*

6. Stock Code: KLB

7. Payment Account opened at: State Bank of Vietnam – Operations Center

Account Number: 120081 (Citad Code: 91353001)

8. Certificate of Business Registration: 1700197787 issued by the Department of Planning and Investment of Kien Giang Province for the first time on October 10, 1995, registered for the 42nd amendment on July 24, 2024.

- **Main Business Sector:** Other monetary intermediary activities: Sector Code 6419

Details: Receiving deposits in VND and foreign currencies (demand deposits; time deposits; savings deposits and other types of deposits). Granting credit in VND and foreign currencies in the form of (lending; discounting, rediscounting negotiable instruments and other valuable papers). Granting credit in the form of bank guarantees. Granting credit in the form of credit

card issuance. Domestic factoring; international factoring and other activities licensed by the State Bank of Vietnam, Kien Long Commercial Joint Stock Bank's Certificate of Business Registration complies with legal regulations.

- Main Products/Services:

- o Individual Customers: Payment & credit products (cards, digital accounts, business loans, ...); mobilization products (savings deposits, time deposits, ...); services & insurance (payment and collection services, health insurance, ...).
- o Corporate Customers: Guarantees (bank guarantees, ...); loans (overdraft loans, ...); trade finance (post-shipment export finance, mortgage finance, ...).

9. License of Establishment and Operation: No. 0056/NH-GP issued on September 18, 1995, granted by SBV ("License 0056"), Decision No. 255/QD-NH5 dated September 18, 1995, granted by SBV ("Decision 255"), Bank Establishment License No. 1115/GP-UB dated October 02, 1995 granted by the People's Committee of Kien Giang Province, Decision 3462/QD-NHNN dated October 15, 2025 granted by SBV and documents amending and supplementing License 0056 and Decision 255.

II. Purpose of the Offering

The Issuer plans to use the proceeds from the bond issuance to serve KienlongBank's customer lending needs, satisfy the conditions for supplementing Tier 2 capital, and improve the capital adequacy ratio in accordance with Circular 41/2016/TT-NHNN dated December 30, 2016, and current regulations of the State Bank of Vietnam.

III. General Information about the Offerings

1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds ("**Bonds**").

2. Bond Type: Non-convertible, non-warrant-attached, unsecured bonds, which are Subordinated Debts and satisfy the conditions for being included in the Issuer's Tier 2 capital.

3. Par Value: 100,000 VND/ Bond (one hundred thousand Vietnamese Dong per Bond).

4. Total Number of Bonds Offered: 30,000,000 (thirty million) Bonds. Specifically:

No	Phase	Bond Code	Number of bonds offered	Expected time of offering
1	Phase 1	KLB7Y202501	10,000,000	Quarter IV/2025 – Quarter I/2026
2	Phase 2	KLB7Y202502	10,000,000	Quarter I/2026 – Quarter II/2026
3	Phase 3	KLB7Y202503	10,000,000	Quarter II/2026 – Quarter III/2026
Total			30,000,000	

IV. Offering Plan for Phase 1

- 1. Bond Name:** Kien Long Commercial Joint Stock Bank Public Offering Bonds.
- 2. Bond Type:** Non-convertible, non-warrant-attached, unsecured bonds, which are Subordinated Debts and satisfy the conditions for being included in the Issuer's Tier 2 capital.
- 3. Bond Code:** KLB7Y202501
- 4. Par Value:** 100,000 VND/Bond (one hundred thousand Vietnamese Dong per Bond).
- 5. Total Number of Bonds Offered:** 10,000,000 (ten million) Bonds.
- 6. Total Value at Par Value:** 1,000,000,000,000 VND (one trillion Vietnamese Dong).
- 7. Tenor:** 07 (seven) years.
- 8. Coupon Rate:** floating, applied to the following formula:

Coupon rate = Reference Interest Rate + margin 1.8%/year (one point eight percent per annum)

In which:

- Reference Interest Rate means the interest rate for individual savings deposits, in Vietnamese Dong, with a 12-month tenor, paid at the end of the period, as published on KienlongBank's official website on the Coupon Rate Determination Date.
- Coupon Rate Determination Date for the first Coupon Calculation Period shall be the commencement date for receiving bond subscription applications for each Phase. The Coupon Rate Determination Date for subsequent Coupon Calculation Periods shall be the 7th (seventh) Business Day prior to the first day of each Coupon Calculation Period.
- Coupon Calculation Period means each period starting from and including the Issue Date or from and including the preceding Coupon Payment Date up to but excluding the corresponding Coupon Payment Date of that Coupon Calculation Period.

9. Payment Frequency: Coupon is paid in arrears, periodically every 12 (twelve) months from the Issue Date or paid together with the principal amount of the Bonds on the early redemption date of the Bonds (if any) .

10. Offering Price: VND 100,000 (one hundred thousand Vietnamese Dong)/Bond

11. Distribution Method:

Direct sale to Investors at KienlongBank's Head Office, Branches, and Transaction Offices.

12. Minimum Subscription Quantity:

- For Individual Investors: Minimum 100 (one hundred) Bonds, equivalent to VND 10,000,000 (ten million Vietnamese Dong) at par value;

- For Organizational Investors: Minimum 1,000 (one thousand) Bonds, equivalent to VND 100,000,000 (one hundred million Vietnamese Dong) at par value.

To avoid confusion, Investors may only subscribe for an even number of Bonds up to the unit digit, with a minimum of 100 (one hundred) Bonds for individual Investors and a minimum of 1,000 (one thousand) Bonds for organizational Investors.

13. Subscription Period: From November 04, 2025, to December 10, 2025

14. Locations for Receiving Bond Subscriptions:

- At KienlongBank's Branches, Transaction Offices nationwide, and KienlongBank's Head Office. Detailed addresses of Branches and Transaction Offices are published at <https://kienlongbank.com/diem-giao-dich>
- Hotline: 1900 6929

15. Time for Receiving Bond subscription amount: From November 04, 2025, to December 10, 2025

16. Escrow Account for Receiving Bond Purchase Payments:

- Account Number: 1050049575
- Account Holder Name: Ngân hàng TMCP Kiên Long
- At: Joint Stock Commercial Bank for Foreign Trade of Vietnam, Tay Ho Branch

17. Prospectus Disclosure Location:

The Prospectus and other related documents are published on the Issuer's website: www.kienlongbank.com

V. Related Organizations

Advisory Organization, Initial Bond Registration and Depository Agent; and Bondholders' Representative

Sai Gon - Ha Noi Securities Joint Stock Company

Address: 43 Ly Thuong Kiet Street, Cua Nam Ward, Ha Noi City

Phone: (84 24) 38 181 888 *Fax:* (84 24) 38 181 688

Website: www.shs.com.vn

Auditing Firms

A&C Auditing and Consulting Co., Ltd. - Auditing of the 2023 Financial Statements and Review of the 2025 Interim Financial Statements

Address: 02 Truong Son Street, Tan Son Hoa Ward 2, Ho Chi Minh City.

Phone: (84 28) 35472972

Website: www.a-c.com.vn

**MOORE AISC Auditing and Information Technology Services Co., Ltd. - Auditing of the
2024 Financial Statements**

Address: 389A Dien Bien Phu Street, Ban Co Ward, Ho Chi Minh City.

Phone: (84 28) 3832 9129

Website: www.aisc.com.vn

Rach Gia, date 30 month 10 year 2025

KIEN LONG COMMERCIAL JOINT STOCK BANK

LEGAL REPRESENTATIVE

CHAIRMAN OF THE BOARD OF DIRECTORS



Tran Ngoc Minh



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