

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

No: 2233.../TB-NHKL

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

Rach Gia, date 18 month 11 year 2025

ANNOUNCEMENT

On the last registration date to exercise the right for coupon payment for the 1st period of bond code KLB124009

To: Viet Nam Securities Depository and Clearing Corporation

Name of the Securities Registration Institution: KIEN LONG COMMERCIAL JOINT STOCK BANK

Trading Name: KIENLONGBANK

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

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

We hereby notify the Vietnam Securities Depository and Clearing Corporation (VSDC) of the last registration date to compile the list of securities holders for the following securities:

Security name : Kien Long Commercial Joint Stock Bank Public Offering Bonds (KLB7Y202401)
Security Code : KLB124009
ISIN Code : VNKLB1240090
Type of security : Corporate Bonds
Trading platform : HNX
Par Value : 100,000 VND (one hundred thousand dong)/bond
Last registration date : **08/12/2025**

1. Reason and Purpose:

Coupon payment for the 1st bond period (from and including December 21, 2024, to but not including December 21, 2025) for bondholders.

2. Specific Details



- Coupon rate: **6.9%/year** (six point nine percent per annum)
- Execution Rate:
 - + 01 (one) bond receives **6,900 VND**.

Coupon payment is calculated using the formula: $100,000 \text{ (VND)} \times 6.9\%/\text{year} \times 365 \text{ (days)}/365 \text{ (days)}$;
- The total bond coupon received by the bondholder will be rounded to the nearest unit (if the first decimal is equal to or greater than 5, the number will be rounded up; if the first decimal is less than 5, the decimal part will be discarded).
- Coupon Payment Date: December 22, 2025 (since the scheduled interest payment date of December 21, 2025, is not a working day, KienlongBank will pay on the next subsequent working day).
- Location of Execution:
 - + For deposited securities: Holders shall carry out the procedure to receive bond coupon at the depository members where they have opened depository accounts.
 - + For non-deposited securities: Holders shall carry out the procedure to receive bond coupon at KienlongBank, starting from December 22, 2025, via transfer to the holder's account.

We request VSDC to compile and send the list of securities holders as of the aforementioned last registration date to KienlongBank via VSDC's electronic communication system.

Recipients:

- As above;
- Archived at:
Administration Department.

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



Trần Ngọc Minh

*** Attached Documents:**

- *Announcement No. 1851/TB-NHKL dated November 30, 2024, from KienlongBank regarding the coupon rate for the first coupon period of Kien Long Commercial Joint Stock Bank Public Offering Bonds – Phase 1.*

ANNOUNCEMENT

**On the coupon rate for the first coupon period of
Kien Long Commercial Joint Stock Bank Public Offering Bonds - Phase 1**

- To:**
- State Securities Commission;
 - Hanoi Stock Exchange;
 - Vietnam Securities Depository and Clearing Corporation;
 - Investors in Kien Long Commercial Joint Stock Bank Public Offering Bonds.

Kien Long Commercial Joint Stock Bank (KienlongBank) announces the coupon rate applicable for the first coupon period from (and including) December 21, 2024 to (but excluding) December 21, 2025 of Kien Long Commercial Joint Stock Bank Public Offering Bonds - Phase 1 as follows:

- Bond code (according to the Prospectus for public offering of Bonds): KLB7Y202401.
- Bond name: Kien Long Commercial Joint Stock Bank Public Offering Bonds.
- Issuance date: December 21, 2024.
- Maturity date: December 21, 2031.
- First coupon calculation period: from (and including) December 21, 2024 until (but excluding) December 21, 2025.
- Coupon rate: floating, determined by the following formula:

Coupon rate applied to the first coupon calculation period = Reference Interest Rate + margin of 1.6%/year (one point six percent per annum).

In which: **“Reference Interest Rate”** is the interest rate on personal savings deposits, in Vietnamese Dong, with a term of 12 months, interest paid at the end of the term, announced on the official electronic information page (website) of KienlongBank on the Coupon Rate Determination Date.

“Coupon Rate Determination Date” for the first coupon calculation period is the date of commencement of receiving applications for Bond purchase (November 30, 2024).

The Reference Interest Rate determined at the Coupon Rate Determination Date (November 30, 2024) of Kien Long Commercial Joint Stock Bank is 5.3%/year.



A handwritten signature in blue ink, consisting of stylized letters, located in the bottom right corner of the page.

Accordingly, Kien Long Commercial Joint Stock Bank would like to announce that the coupon rate for the first coupon calculation period from (and including) December 21, 2024 until (but excluding) December 21, 2025 of the Kien Long Commercial Joint Stock Bank Public Offering Bonds in Phase 1 is: 6.9%/year.

Sincerely.

Recipients:

- *As per the address;*
- *Board of General Directors*
- *Archived at: Clerical Dept.*

KIEN LONG COMMERCIAL JOINT STOCK BANK
AUTHORIZED BY LEGAL REPRESENTATIVE
ACTING GENERAL DIRECTOR



Tran Hong Minh

