KIEN LONG COMMERCIAL JOINT STOCK BANK	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No.: 3688/NHKL	*Rach Gia, November 9, 2026*

EXTRAORDINARY INFORMATION DISCLOSURE

To: **- State Securities Commission**
- Vietnam Exchange
- Hanoi Stock Exchange
- Ho Chi Minh Stock Exchange

In compliance with Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, Kien Long Commercial Joint Stock Bank (KienlongBank) hereby discloses the following information:

1. **Name of organization: Kien Long Commercial Joint Stock Bank**

- Stock Code: KLB
- Address: No. 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province
- Phone number: 0297 3869 950 Fax: 0297 3877 538
- Email: kienlong@kienlongbank.com Website: https://kienlongbank.com

2. **Information disclosure content:**

Kien Long Commercial Joint Stock Bank (KienlongBank) hereby discloses the following information:

Notice No. 1301/TB-NHKL dated November 6, 2026 of KienlongBank regarding the record date for exercising the right to receive payment for the second coupon period for Bondholders and the Issuers' early redemption right for bond code KLB124009.

This information has been disclosed on KienlongBank's official website from November 9, 2026 at the following link: https://kienlongbank.com/cong-bo-thong-tin

We hereby certify that the disclosed information above is true and we take full legal responsibility for the content of the disclosed information.

AUTHORIZED INFORMATION DISCLOSURE OFFICER
CHIEF OF THE BOARD OF DIRECTORS' OFFICE

M.S.D.N: 1700197787 - C.T.C.P - NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG - P. RẠCH GIÁ - T. AN GIANG

Nguyen Thanh Thuy

Recipients:
- As above;
- Archived at: Administration Department.

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG
Ký ngày: 9/11/2026 15:44:01

Form 01/THQ

KIEN LONG COMMERCIAL JOINT STOCK BANK	**SOCIALIST REPUBLIC OF VIETNAM**
	Independence – Freedom – Happiness
No.: 1301../TB-NHKL	*Rach Gia, 06. 11., 2026*

ANNOUNCEMENT

On the record date for exercising the right to receive coupon payment for the second coupon period for Bondholders and the Issuer's right of early redemption in respect of bond code KLB124009

To: Vietnam Securities Depository and Clearing Corporation

Name of the Securities Registrant: 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 (KLB7Y202401)
Security code	:	KLB124009
ISIN code	:	VNKLB1240090
Type of securities	:	Publicly offered corporate bonds
Par value	:	VND 100,000 (one hundred thousand Vietnamese dong)/Bond
Trading venue	:	HNX
Record date	:	**December 7, 2026**

1. Reason and purpose:

- Payment of coupon for the second coupon period (from and including December 21, 2025 to but excluding December 21, 2026) of KLB124009 Bonds; and
- Payment of principal of KLB124009 Bonds due to the early redemption of all bonds on the basis of the Principal Contents, Terms and Conditions of the Bonds under Resolution No.

39/NQ-HĐQT dated September 18, 2024 and Resolution No. 37/NQ-HĐQT dated October 28, 2026 of the Board of Directors of Kien Long Commercial Joint Stock Bank.

2. Specific content

a. Coupon payment for the second coupon period

- Coupon rate for the second coupon period: 7.1% per annum.
- Exercise ratio:
  + 01 bond is entitled to receive (VND) 100,000 x 7.1% x 365 (days)/365 (days) = VND 7,100.
- 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 21, 2026.**

b. Payment of bond principal due to the early redemption of all bonds

- Number of securities the issuer expects to redeem: all 8,000,000 bonds.
- Exercise ratio: 100%
- Principal per bond upon early redemption (Redemption price equal to the par value of the bonds): VND 100,000/bond.
- Redemption payment date: **December 21, 2026.**
- Registration period for reselling bonds to the Securities Registrant: None. Under the Terms and Conditions of the Bonds, bondholders are obliged to resell all their bonds to the Securities Registrant. All bonds will be cancelled after redemption.

c. Place of payment:

- For deposited securities: Bondholders shall complete the procedures to receive the coupon and principal at the depository members where they have opened their depository accounts.
- For non-deposited securities: Bondholders shall complete the procedures to receive the coupon and principal at KienlongBank, starting from December 21, 2026, by bank transfer to the bondholder's account.

We request VSDC to compile and send to KienlongBank the list of 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:***

- *Resolution No. 39/NQ-HĐQT dated September 18, 2024 of the Board of Directors on approving the Issuance Plan, the Plan for Use of Proceeds and Debt Repayment, and the Registration Dossier for the Public Offering of Bonds of Kien Long Commercial Joint Stock Bank*
- *Announcement No. 2525/TB-NHKL dated December 11, 2025 of KienlongBank on the coupon rate for the second coupon period of Kien Long Commercial Joint Stock Bank Public Offering Bonds (KLB7Y202401) Tranche 1 of 2024.*
- *Resolution No. 37/NQ-HĐQT dated October 28, 2026 of the Board of Directors of Kien Long Commercial Joint Stock Bank on the early redemption of Kien Long Commercial Joint Stock Bank Public Offering Bonds – Bond code KLB124009 (KLB7Y202401).*

KIEN LONG COMMERCIAL JOINT STOCK BANK

No.: 39/NQ-HĐQT

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Rach Gia, September 18, 2024

RESOLUTION

Re: Approving of the Issuance Plan, the Plan for Use of Proceeds and Debt Repayment, and the Registration Dossier for the Public Offering of Bonds of Kien Long Commercial Joint Stock Bank

BOARD OF DIRECTORS
KIEN LONG COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 7, 2020;*
- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its guiding documents for implementation;*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020, detailing the implementation of a number of articles of the Law on Securities, and its guiding documents for implementation;*
- *Pursuant to the current Charter of Kien Long Commercial Joint Stock Bank;*
- *Pursuant to the current Regulations on the Organization and Operation of the Board of Directors;*
- *Pursuant to the Minutes of the Board of Directors' Meeting dated September 13, 2024.*

RESOLVES:

Article 1. To approve the Bond Issuance Plan and the Plan for Utilization and Repayment of Capital raised from the public offering of Bonds of Kien Long Commercial Joint Stock Bank with a maximum total issuance par value of VND 2,500,000,000,000 (*In words: Two thousand five hundred billion Vietnamese dong*) with the following contents:

1. To approve the Public Bond Issuance Plan of Kien Long Commercial Joint Stock Bank (the "**Issuance Plan**") as per the attached Appendix I;
2. To approve the Plan for Utilization and Repayment of Capital raised from the public Bond offering (the "**Plan for Utilization and Repayment of Capital**") as per the attached Appendix II;
3. To carry out the registration and depository of the Bonds at the Vietnam Securities Depository and Clearing Corporation (VSDC) and the listing of the Bonds on the Hanoi Stock Exchange (HNX) after completion of the Bond offering (the "**Registration and Listing**").

Article 2. To approve the Public Bond Offering Registration Dossier of Kien Long Commercial Joint Stock Bank according to the list in the attached Appendix III.

Article 3. The Board of Directors assigns the Director General/Acting Director General to proactively organize and implement the following tasks:

1. To consider and decide on matters relating to the public offering and issuance of Bonds, including but not limited to the following tasks:
   a. To decide the timing of the public Bond offering;
   b. To organize and implement the Issuance Plan and the Plan for Utilization and Repayment of Capital;
   c. To decide the specific contents of the terms and conditions of the Bonds;
   d. To decide the specific contents for the negotiation, execution and implementation of contracts, agreements and other documents relating to the Bond offering, including but not limited to the bond issuance advisory contract, the Bond registration and depository agent contract prior to listing, Bond subscription contracts/agreements (if any); other agreements, contracts and documents relating to the Bonds (if any), and amendments, supplements and replacements of such documents, contracts and agreements;
   e. To decide on the amendment and adjustment of the Issuance Plan and the Plan for Utilization and Repayment of Capital, and the contracts, agreements and documents relating to the Bond offering (if any) within the scope of approval authority, as required by the competent State authorities, and to carry out procedures relating to the registration of the public Bond offering;
   f. To direct the preparation, decide, supplement, amend and adjust the contents of the Prospectus for the public offering of Bonds of Kien Long Commercial Joint Stock Bank (including the Terms and Conditions of the Bonds) and the dossier for registration of the public Bond offering within the scope of approval authority, as required by the competent State authorities during the process of registering the public Bond offering;
   g. To decide on early redemption of the Bonds, including but not limited to the redemption plan, redemption price, redemption time, redemption method, etc., and to approve and sign documents on information disclosure, notices, exercise of the rights of Bondholders, and procedures relating to the redemption of Bonds in accordance with the law, KienlongBank's regulations, the terms and conditions of the Bonds in the Prospectus for the public offering of Bonds, and amendments and supplements (if any);
   h. To decide on costs relating to the issuance/offering of Bonds in accordance with KienlongBank's regulations;
   i. To decide on other matters relating to the Bonds (if any) in order to carry out the public Bond offering in compliance with the law and KienlongBank's regulations.
2. To consider, decide, organize and carry out tasks relating to the Registration and Listing, and the cancellation of the Registration and Listing of the Bonds in accordance with regulations, including but not limited to the following tasks:

a. To decide on and sign dossiers and documents submitted to the competent State authorities relating to the Registration and Listing, and the cancellation of the Registration and Listing of the Bonds in accordance with the law;

b. To work with and provide explanations to competent authorities and relevant units regarding the Registration and Listing dossier and other matters relating to the Registration and Listing;

c. To decide on and carry out other necessary tasks (if any) to successfully complete the Registration and Listing or the cancellation of the Registration and Listing of the Bonds at VSDC and HNX;

3. To decide on and carry out matters arising during the term of the Bonds;

4. To sign other necessary documents in accordance with the law and KienlongBank's regulations to complete (i) the registration of the Bond offering and the public offering of Bonds; (ii) the issuance, distribution and transfer of the Bonds; (iii) the Registration and Listing or the cancellation of the Registration and Listing of the Bonds; and (iv) information disclosure and reporting relating to the Bonds;

Article 4. Members of the Board of Directors, the Board of Management, Division Directors, Regional Directors, Representative Office Directors, Directors of Head Office Departments, Divisions, Centers, Directors of Branches and Transaction Offices under KienlongBank, all KienlongBank officers and employees, the individual named in Article 3, and relevant units and individuals shall be responsible for implementing this Resolution.

Article 5. This Resolution shall take effect from the date of signing.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS

Recipients:

- Board of Supervisors (for reporting);
- As per Article 4 (for implementation);
- Archive at: Board of Directors' Office.

(Signed and stamped)

Tran Ngoc Minh

APPENDIX I: PUBLIC BOND ISSUANCE PLAN
OF KIEN LONG COMMERCIAL JOINT STOCK BANK

(Attached to Resolution No. 39/NQ-HĐQT dated September 18, 2024

of the Board of Directors of Kien Long Commercial Joint Stock Bank)

This issuance plan (the "**Issuance Plan**") is the basis for the public offering of non-convertible, unsecured subordinated bonds without warrants denominated in Vietnamese dong, satisfying the conditions for inclusion in the Tier 2 capital of the Issuer in accordance with the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 of the National Assembly and relevant guiding circulars, the Law on Securities No. 54/2019/QH14 dated November 26, 2019 of the National Assembly, Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities, and Circular No. 118/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance guiding a number of contents on the offering and issuance of securities, public tender offers, share repurchases, registration of public companies and cancellation of public company status, and other replacing, amending and supplementing documents (if any), with a maximum total par value of VND 2,500,000,000,000 (*In words: Two thousand five hundred billion Vietnamese dong*) under the contents set out in this Issuance Plan. This Issuance Plan only stipulates the principal terms and conditions of the Bonds and the principal contents of the Bond offering. The specific terms and conditions of the Bonds and other contents of the Bond offering will be stipulated in the terms and conditions of the Bonds (the "**Terms and Conditions of the Bonds**") in the Prospectus for the public offering of Bonds of the Issuer and in the contracts, agreements and other documents signed by or on behalf of the Issuer for the purpose of offering the Bonds.

I. GENERAL INFORMATION ABOUT THE ISSUER

1. General information about the Issuer

- Name of the Issuer (full name): Kien Long Commercial Joint Stock Bank.
- Name of the Issuer (abbreviation): KienlongBank.
- Head office: No. 40-42-44 Pham Hong Thai Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province.
- Telephone: 0297 3869950 Fax: 0297 3877538
- Website: www.kienlongbank.com
- Charter capital: VND 3,652,818,780,000 (*according to Enterprise Registration Certificate No. 1700197787 issued by the Department of Planning and Investment of Kien Giang Province, 42nd amendment dated July 24, 2024)*
- Stock code: KLB
- Enterprise Registration Certificate No. 1700197787 issued by the Department of Planning and Investment of Kien Giang Province, first issued on October 10, 1995, 42nd amendment dated July 24, 2024.

- Operating License No. 0056/NH-GP issued on September 18, 1995 by the State Bank of Vietnam and the decisions amending and supplementing Operating License No. 0056/NH-GP.
- Establishment License No. 1115/GP-UB dated October 2, 1995 of the People's Committee of Kien Giang Province.
- Legal representative: Mr. Tran Ngoc Minh – Position: Chairman of the Board of Directors.

2. Business lines: Business in the banking sector.

3. Financial position and operating results of the Issuer

3.1. Selected financial indicators and business results of the Issuer

Below are selected financial indicators of the Issuer for the 3 years preceding the year of registration of the public Bond offering:

Unit: VND billion

Indicator	Year 2021		Year 2022		Year 2023	
	Consolidated	Separate	Consolidated	Separate	Consolidated	Separate
Own capital	4,887.92	4,364.60	5,442.28	5,292.60	7,349.15	7,196.28
Total assets	83,822.49	84,055.63	85,760.18	86,066.20	86,972.60	87,282.74
Interest and similar income	5,449.14	5,449.14	5,376.25	5,376.25	7,779.43	7,779.43
Provision for credit losses	81.65	81.65	472.39	472.39	417.92	417.92
Profit before tax	1,010.01	1,050.56	681.86	683.73	718.65	711.55
Profit after tax	770.27	810.91	544.52	546.39	573.98	568.08
Basic earnings per share (VND/share)	2,358.00	-	1,506.00	-	1,588.00	-
Liabilities/Equity ratio (times)	16.91	17.05	15.54	15.67	14.11	14.23
Profit after tax/Average equity ratio	17.92	19.04	11.04	11.13	10.49	10.43
Capital adequacy ratio (CAR)	10.02	9.68	8.52	8.26	9.73	9.50
Non-performing loan ratio	1.09	1.09	1.18	1.18	1.42	1.42

Source: Audited consolidated and separate financial statements (FS) for 2021, 2022 and 2023

3.2. Payment of principal and interest on bonds issued in the 03 years immediately preceding this issuance:

In the 03 consecutive years preceding this issuance, KienlongBank did not issue any bonds; therefore, there are no bond debts falling due for payment.

3.3. Payment of debts due:

KienlongBank undertakes that it has no overdue payable debts exceeding 01 (one) year and has fulfilled its financial obligations to the State.

3.4. Auditor's opinions on the Financial Statements:

A&C Auditing and Consulting Co., Ltd. is the auditor that audited the separate and consolidated FS for 2022 and 2023 of KienlongBank. The auditor's opinions on the audited FS for 2022 and 2023 were both unqualified opinions. Details are as follows:

- **Audited FS for 2022**
    - **Separate FS**

"In our opinion, the separate financial statements give a true and fair view, in all material respects, of the separate financial position of Kien Long Commercial Joint Stock Bank as at December 31, 2022, and of its results of operations and cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese accounting regime applicable to credit institutions issued by the State Bank of Vietnam, and the legal regulations relevant to the preparation and presentation of separate financial statements."

    - **Consolidated FS**

"In our opinion, the consolidated financial statements give a true and fair view, in all material respects, of the consolidated financial position of the Group as at December 31, 2022, and of its consolidated results of operations and consolidated cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese accounting regime applicable to credit institutions issued by the State Bank of Vietnam, and the legal regulations relevant to the preparation and presentation of consolidated financial statements."

- **Audited FS for 2023**
    - **Separate FS**

"In our opinion, the separate financial statements give a true and fair view, in all material respects, of the separate financial position of Kien Long Commercial Joint Stock Bank as at December 31, 2023, and of its results of operations and cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese accounting regime applicable to credit institutions issued by the State Bank of Vietnam, and the legal regulations relevant to the preparation and presentation of separate financial statements."

- **Consolidated FS**

"In our opinion, the consolidated financial statements give a true and fair view, in all material respects, of the consolidated financial position of the Group as at December 31, 2023, and of its consolidated results of operations and consolidated cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese accounting regime applicable to credit institutions issued by the State Bank of Vietnam, and the legal regulations relevant to the preparation and presentation of consolidated financial statements."

II. PURPOSE OF ISSUANCE

The Issuer expects to use the proceeds from the bond issuance to supplement Tier 2 capital, improve the capital adequacy ratio, and serve the Issuer's customer lending needs.

III. PRINCIPAL CONTENTS, TERMS AND CONDITIONS OF THE BONDS

1. **Issuer:** Kien Long Commercial Joint Stock Bank
2. **Name of the Bonds:** Kien Long Commercial Joint Stock Bank Public Offering Bonds (the "**Bonds**").
3. **Type of Bonds:** Non-convertible, unsecured subordinated bonds without warrants, satisfying the conditions for inclusion in the Tier 2 capital of the Issuer.
4. **Currency of issuance and payment:** Vietnamese dong (VND).
5. **Par value:** VND 100,000/Bond (One hundred thousand dong per Bond).
6. **Offering price:** at par value (VND 100,000/Bond).
7. **Form of Bonds:** The Bonds are issued in the form of book entries or electronic data, with a Bond ownership certificate issued (if necessary), or in another form where required by legal normative documents or relevant regulations of the Vietnam Securities Depository and Clearing Corporation (VSDC), the Hanoi Stock Exchange (HNX) and other State authorities.
8. **Purchasers of the Bonds:** The purchasers of the Bonds are Vietnamese organizations and individuals and foreign organizations and individuals.
9. **Method of issuance:** public offering, by direct sale to investors at the Head Office, Branches and Transaction Offices of KienlongBank.
10. **Place of issuance:** at the Head Office, Branches and Transaction Offices of KienlongBank.
11. **Bond term:** 07 (seven) years.
12. **Issuance Date:** the closing date of each Offering Tranche as announced by the Issuer.
13. **Maturity Date:** the date that is exactly 07 (seven) years from the Issuance Date.
14. **Issuance volume:** maximum VND 2,500,000,000,000 (Two thousand five hundred billion dong), of which:

- Tranche 1: VND 800,000,000,000
- Tranche 2: VND 800,000,000,000
- Tranche 3: VND 900,000,000,000

15. **Number of issuance tranches: 03 Tranches**
    - Tranche 1: Expected QIV/2024 - QI/2025
    - Tranche 2: Expected QI/2025
    - Tranche 3: Expected QII/2025
16. **Timing of issuance:** 03 Tranches, expected from QIV/2024 – QII/2025, after the Certificate of Registration of Public Bond Offering issued by the State Securities Commission of Vietnam (SSC) takes effect. The specific Issuance Date of each Tranche will be as announced by KienlongBank.
17. **Distribution period:** the distribution period of each Tranche is expected to be a minimum of 20 days and a maximum of 90 days as prescribed by law (not including cases of extension of the distribution period as prescribed, if necessary). The Bonds are expected to be distributed in 03 Tranches. The second and third issuance Tranches may only be carried out after the end of the immediately preceding issuance Tranche. If the preceding issuance Tranche has not sold all of the volume expected for distribution, the unsold volume shall be carried over to the following issuance Tranche. The interval between a preceding Offering Tranche and the immediately following Offering Tranche shall not exceed 12 months.

No.	Tranche	Expected offering period	Issuance volume at par value (VND)
1	Tranche 1	QIV/2024 - QI/2025	800,000,000,000
2	Tranche 2	QI/2025	800,000,000,000
3	Tranche 3	QII/2025	900,000,000,000
Total			**2,500,000,000,000**

18. **Expected coupon rate**

    The floating coupon rate is determined according to the following formula:

    Coupon Rate applicable to each Coupon Calculation Period = Reference Interest Rate + 1.6% per annum (one point six percent per annum)

    Where:

    - "**Coupon Calculation Period**" means each consecutive period of 12 (twelve) months from the Issuance Date to the Maturity Date.

- **"Reference Interest Rate"** means the interest rate for individual savings deposits in Vietnamese dong with a term of 12 months, interest paid at maturity, as published on the official website of the Issuer on the Coupon Determination Date.
- **"Coupon Determination Date"** is the 07th (seventh) Business Day prior to the first day of each Coupon Calculation Period, or, for the first Coupon Calculation Period of each Offering Tranche, the date of commencement of receiving subscription applications.

19. Method of payment of principal and interest

- Bond principal: paid in a lump sum on the maturity date or on the early redemption date of the Bonds (if any).
- Bond interest: paid in arrears, periodically once every 12 (twelve) months from the Issuance Date.
- The Issuer may suspend interest payment and carry forward accrued interest to the following year if the payment of interest results in a loss in the Issuer's business results for the year.

20. Early redemption of Bonds:

20.1. Redemption on the Redemption Right Exercise Date:

Subject to compliance with relevant legal regulations, including but not limited to ensuring the prescribed safety ratios and limits and reporting to the State Bank of Vietnam (Banking Inspection and Supervision Agency) for supervision, the Issuer has the right (but not the obligation) to redeem all outstanding Bonds on the date that is exactly 24 (twenty-four) months from the Issuance Date (the Redemption Right Exercise Date). The redemption price of each Bond shall be equal to the par value of the Bond. Each Bondholder is obliged to resell to the Issuer all of the Bonds that it holds.

20.2. Redemption by agreement:

Without prejudice to Point 20.1 above, subject to compliance with relevant legal regulations, including but not limited to ensuring the prescribed safety ratios and limits and reporting to the State Bank of Vietnam (Banking Inspection and Supervision Agency) for supervision, the Issuer may redeem Bonds from any Bondholder at any price and at any time, by any method consistent with current law. Each Bondholder has the right to decide whether to resell its Bonds to the Issuer. The offer to purchase the Bonds shall be made publicly to all Bondholders on the same conditions and pro rata to the Bond Principal Amount that each Bondholder registers to resell to the Issuer.

20.3. Mandatory redemption upon the occurrence of an event of default:

Subject to compliance with relevant legal regulations, including but not limited to ensuring the prescribed safety ratios and limits and reporting to the State Bank of Vietnam (Banking Inspection and Supervision Agency) for supervision, the Issuer is obliged to redeem the Bonds early at the request of the Bondholders upon the occurrence of any Event of Default as prescribed in the Terms and Conditions of the Bonds.

Details of the Bond redemption terms are set out in the Prospectus for the public offering of Bonds of Kien Long Commercial Joint Stock Bank.

21. **Rights relating to the Bonds:**

- The Bonds constitute direct, unsecured debt repayment obligations of the Issuer and are eligible to be included in the Tier 2 capital of the Issuer.
- In the event that KienlongBank is liquidated, goes bankrupt or is dissolved, Bondholders shall be paid only after KienlongBank has paid all other creditors.
- KienlongBank may suspend interest payment when Bond interest falls due and carry forward accrued interest to the following year if the payment of interest would result in a loss in the business results of KienlongBank for the financial year in which such interest falls due.
- While the Bonds are outstanding, Bondholders may not exercise the right to claim payment of the Bonds in order to set off their own financial obligations to KienlongBank or any other third party.
- Other rights and obligations relating to the Bonds are specified in detail in the Prospectus for the public offering of Bonds of Kien Long Commercial Joint Stock Bank.

22. **Rights of Bondholders**

- To be paid in full and on time the principal and interest of the Bonds when due by the Issuer, and to have the associated rights (if any) ensured under the relevant Bond documents;
- To transfer, give, donate, bequeath, discount, and use the Bonds as collateral in civil and commercial relations in accordance with current law;
- To have other rights under current law and the Terms and Conditions of the Bonds;
- Changes to the rights of Bondholders will be specified in the Terms and Conditions of the Bonds in the Prospectus for the public offering of Bonds of Kien Long Commercial Joint Stock Bank.

23. **Advisory organization for the public offering registration dossier and for the registration, depository and listing of the Bonds:** Saigon – Hanoi Securities Joint Stock Company.

24. **Initial Bond registration and depository organization**: while KienlongBank has not completed the Bond registration procedures at the Vietnam Securities Depository and Clearing Corporation (VSDC), the Bonds will be registered and deposited at a securities company selected by KienlongBank.

25. **Other undertakings to Bondholders:** as specified in the Terms and Conditions of the Bonds in the Prospectus for the public offering of Bonds of Kien Long Commercial Joint Stock Bank.

26. **Registration and Listing:** all successfully issued Bonds will be centrally registered at the Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on the trading system of the Stock Exchange in accordance with the law.

APPENDIX II: PLAN FOR UTILIZATION AND REPAYMENT OF CAPITAL RAISED FROM THE PUBLIC BOND OFFERING OF KIEN LONG COMMERCIAL JOINT STOCK BANK

(Attached to Resolution No. 39/NQ-HĐQT dated September 18, 2024

of the Board of Directors of Kien Long Commercial Joint Stock Bank)

1. Plan for utilization of proceeds from the Bond issuance

KienlongBank expects to use the proceeds from the 03 Bond issuance Tranches to supplement Tier 2 capital, improve the capital adequacy ratio, and serve customer lending needs in the period 2024 – 2025 in the sectors and fields expected to be listed below, on the basis of ensuring compliance with the laws on credit institutions and KienlongBank's internal regulations:

Unit: VND billion

Capital utilization plan for Tranche 1:

No.	Allocation by sector for capital utilization	QIV/2024 - QI/2025
1	Business and production activities	600
2	Agriculture, rural areas and consumption	100
3	Commerce	100
TOTAL		**800**

Capital utilization plan for Tranche 2:

No.	Allocation by sector for capital utilization	QI/2025
1	Business and production activities	600
2	Agriculture, rural areas and consumption	100
3	Commerce	100
Total		**800**

Capital utilization plan for Tranche 3:

No.	Allocation by sector for capital utilization	QII/2025
1	Business and production activities	700
2	Agriculture, rural areas and consumption	100
3	Commerce	100
Total		**900**

The actual amounts allocated to lending sectors and fields, and the disbursement time for each sector and field, will be flexibly adjusted according to actual operations, customers' borrowing demand and KienlongBank's progress in lending to the economy. The Board of Directors authorizes the Chairman of the Board of Directors to decide, at his full discretion, the actual amount and disbursement time of each issuance Tranche for each business sector, depending

on the time and volume of Bonds actually successfully issued in each corresponding Tranche, in order to maximize the efficiency of use of the proceeds from the Bond offering.

2. Plan for repayment of capital

a. Source of repayment of Bond interest and principal:

- KienlongBank expects to use the proceeds collected from customers' payments of interest and principal on loans expected to be funded by the Bond issuance proceeds to pay the interest and principal of the Bonds to investors, provided that such payment does not result in a loss in KienlongBank's business results for the year.
- KienlongBank expects that the proceeds from loans funded by the Bond proceeds will be sufficient to pay in full and on time the interest and principal of the Bonds during the Bond term, specifically:

Unit: VND billion

Collection period (*)	Expected lending rate (minimum) (%/year) (**)	Opening outstanding balance	Expected interest receivable	Principal receivable in the period	Expected principal + interest receivable	Closing outstanding balance
1	8.80%	2,500	220	0	220	2,500
2	8.80%	2,500	220	0	220	2,500
3	8.80%	2,500	220	0	220	2,500
4	8.80%	2,500	220	0	220	2,500
5	8.80%	2,500	220	0	220	2,500
6	8.80%	2,500	220	0	220	2,500
7	8.80%	2,500	220	2,500	2,720	0
TOTAL			**1,540**	**2,500**	**4,040**	

Notes:

(*) Reported by full-year periods from the Bond Issuance Date

(**) The expected lending rate is determined on the basis of the lending sector and KienlongBank's lending regulations and policies from time to time, according to the principle: Expected lending rate = Cost of funds mobilized through bond issuance + minimum margin of 2%/year. The minimum margin is to cover liquidity reserve costs as prescribed by the State Bank of Vietnam, costs incurred in business operations such as administrative and personnel costs, and KienlongBank's expected profit margin.

If the proceeds from payments of interest and principal on loans expected to be funded by the Bond issuance proceeds are insufficient to pay the interest and principal of the Bonds, KienlongBank expects to use other mobilized funds, accumulated capital, business profits, other lawful revenues and KienlongBank's financial capacity to pay the interest and principal of the Bonds or to redeem the Bonds early.

b. Plan for repayment of Bond interest and principal:

According to KienlongBank's business plan, the proceeds from KienlongBank's operations after deducting expenses remain sufficient to pay interest and principal, including debts already incurred and the Bonds expected to be offered. The table below shows the expected payment plan for the interest and principal of the Bonds expected to be offered by KienlongBank in the event that there is no early redemption of the Bonds, specifically:

Unit: VND billion

Payment period (*)	Expected issuance interest rate (**)	Opening outstanding balance	Expected interest payable	Principal paid in the period	Expected principal + interest payable	Closing outstanding balance
1	6.80%	2,500	170	0	170	2,500
2	6.80%	2,500	170	0	170	2,500
3	6.80%	2,500	170	0	170	2,500
4	6.80%	2,500	170	0	170	2,500
5	6.80%	2,500	170	0	170	2,500
6	6.80%	2,500	170	0	170	2,500
7	6.80%	2,500	170	2,500	2,670	0
Total			**1,190**	**2,500**	**3,690**	

Notes:

(*) Payment period by full years from the Bond Issuance Date

(**) The issuance interest rate is assumed to remain unchanged during the term of the Bonds, equal to the Reference Interest Rate of Kien Long Commercial Joint Stock Bank on August 22, 2024 + a margin of 1.6% per annum.

APPENDIX III
LIST OF PUBLIC BOND OFFERING REGISTRATION DOSSIER OF KIEN LONG COMMERCIAL JOINT STOCK BANK

(Attached to Resolution No. 39/NQ-HĐQT dated September 18, 2024 of the Board of Directors of Kien Long Commercial Joint Stock Bank)

1. Registration form for public bond offering;
2. Prospectus for the public offering of Bonds of Kien Long Commercial Joint Stock Bank;
3. Enterprise Registration Certificate No. 1700197787 issued by the Department of Planning and Investment of Kien Giang Province, first registered on October 10, 1995, 42nd amendment registered on July 24, 2024;
4. Operating License No. 0056/NH-CP issued by the State Bank of Vietnam on September 18, 1995, Decision No. 255/QD-NH5 dated September 18, 1995 of 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;
5. Resolution No. 39/NQ-HĐQT dated September 18, 2024 of the Board of Directors of Kien Long Commercial Joint Stock Bank approving the Issuance Plan, the Plan for Utilization and Repayment of Capital, and the Public Bond Offering Registration Dossier of Kien Long Commercial Joint Stock Bank;
6. Charter on the organization and operation of Kien Long Commercial Joint Stock Bank dated April 26, 2024;
7. Audited separate and consolidated financial statements of Kien Long Commercial Joint Stock Bank for 2022;
8. Power of attorney to sign the audit report on the separate and consolidated financial statements for 2022 of A&C Auditing and Consulting Co., Ltd.;
9. Audited separate and consolidated financial statements of Kien Long Commercial Joint Stock Bank for 2023;
10. Power of attorney to sign the audit report on the separate and consolidated financial statements for 2023 of A&C Auditing and Consulting Co., Ltd.;
11. Reviewed separate and consolidated interim financial statements of Kien Long Commercial Joint Stock Bank for the 6-month period ended June 30, 2024;
12. Power of attorney to sign the review report on the interim financial statements for the 6-month period ended June 30, 2024 of Moore AISC Auditing and Informatics Services Co., Ltd.;

13. Document of Kien Long Commercial Joint Stock Bank on the Issuer's undertaking to perform its obligations to investors;

14. Document of Kien Long Commercial Joint Stock Bank on the Issuer's undertaking to satisfy the offering conditions;

15. Document of the Joint Stock Commercial Bank for Foreign Trade of Vietnam confirming the blocking of the account receiving subscription proceeds for the Bonds publicly issued by Kien Long Commercial Joint Stock Bank;

16. Bond issuance advisory service contract No. 01/2024/HĐTVTC.HS.SHS/KienlongBank dated June 3, 2024 between Kien Long Commercial Joint Stock Bank and Saigon – Hanoi Securities Joint Stock Company;

KIEN LONG COMMERCIAL JOINT STOCK BANK

No: 2525 /TB-NHKL

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

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.

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

KIEN LONG COMMERCIAL JOINT STOCK BANK	**SOCIALIST REPUBLIC OF VIETNAM**
No.: 37 /NQ-HĐQT	**Independence – Freedom – Happiness**
	Rach Gia, October 28, 2026

RESOLUTION

Re: Early redemption of Kien Long Commercial Joint Stock Bank Public Offering Bonds – Bond Code KLB124009 (KLB7Y202401)

BOARD OF DIRECTORS
KIEN LONG COMMERCIAL JOINT STOCK BANK

- Pursuant to Securities Law No. 54/2019/QH14 dated November 26, 2019 and its amending, supplementing and implementing documents (the "Securities Law");

- Pursuant to Decree No. 155/2020/NĐ-CP dated December 31, 2020 detailing the implementation of a number of articles of the Securities Law and its amending, supplementing and implementing documents;

- Pursuant to the current Charter of Kien Long Commercial Joint Stock Bank ("KienlongBank");

- Pursuant to the current Regulations on Organization and Operation of the Board of Directors;

- Pursuant to the Minutes' of the Board of Directors' Vote Counting No. 06/BBKP-HĐQT dated October 26, 2026.

RESOLVES:

Article 1. To approve the Plan for the early redemption of the publicly issued bonds of Kien Long Commercial Joint Stock Bank – Bond Code KLB124009 (KLB7Y202401) (the "Bonds") as set out in the attached Appendix.

Article 2. The Board of Directors assigns the Chairman of the Board of Directors and/or the General Director to:

- Proactively organize and implement the tasks relating to the early redemption of the Bonds after the Board of Directors' approval;
- Review, approve and sign the relevant documents and procedures to implement the redemption of the Bonds, ensuring compliance with current provisions of law and the internal regulations of KienlongBank.

Article 3. Members of the Board of Directors, the Board of General Directors, the Chief Accountant, Division Directors, Regional Directors, Directors of Representative Offices, Directors of Departments, Units and Centers at the Head Office, Directors of Branches and Transaction Offices under KienlongBank, all officers and employees of KienlongBank, and relevant units and individuals shall be responsible for implementing this Resolution.

Recipients:
- Board of Supervisors (for reporting);
- As per Article 3 (for implementation);
- Archived at: Board of Directors' Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG

Tran Ngoc Minh

APPENDIX: PLAN FOR EARLY REDEMPTION OF KIEN LONG COMMERCIAL JOINT STOCK BANK PUBLIC OFFERING BONDS – BOND CODE KLB124009 (KLB7Y202401)

(Attached to Resolution No. 37/NQ-HĐQT dated 28/10/2026 of the Board of Directors of Kien Long Commercial Joint Stock Bank)

I. Information on the Bonds to be redeemed early:

1. Issuer	Kien Long Commercial Joint Stock Bank ("KienlongBank" or the "Issuer").
2. Name of Bonds	Kien Long Commercial Joint Stock Bank Public Offering Bonds (the "Bonds").
3. Currency of issuance and payment	Vietnamese dong (VND).
4. Type of Bonds	Non-convertible ~~bonds~~, unsecured subordinated bonds without warrants, satisfying the conditions for inclusion in the Tier 2 capital of the Issuer.
5. Par value of Bonds	VND 100,000 per Bond (One hundred thousand dong per Bond).
6. Bond Code (pre-listing)	KLB7Y202401
7. Securities Code/ Listed Bond Code	KLB124009
8. Total number of Bonds issued	8,000,000 Bonds (Eight million Bonds)
9. Total value of Bonds issued (at par value)	VND 800,000,000,000 (Eight hundred billion dong)
10. Interest rate	Interest rate = Reference interest rate + margin of 1.6% per annum (one point six percent per annum)
11. Issue date	December 21, 2024
12. Maturity date	December 21, 2031
13. General terms and conditions of early redemption	As provided in Condition 17.2, Section VI of the Prospectus for the offering of the Bonds under Certificate of Registration for Public Bond Offering No. 222/GCN-UBCK dated November 29, 2024 issued by the Chairman of the State Securities Commission (the "Prospectus"): *"17.2. Redemption on the Redemption Right Exercise Date*

	a) On the basis of ensuring compliance with and conformity to relevant provisions of law, including but not limited to ensuring the prudential ratios and limits prescribed by the State Bank of Vietnam ("SBV"), by sending a notice to the Bondholders (such notice being irrevocable) in accordance with Condition 17.2(c) below, the Issuer has the right (but not the obligation) to redeem all outstanding Bonds on the Redemption Right Exercise Date. The redemption price of each Bond shall be equal to the par value of the Bond. *b) If the Issuer redeems the Bonds early under Condition 17.2(a), each Bondholder is obliged to resell to the Issuer all Bonds held by such Bondholder on the Record Date.* *c) All Bonds redeemed under Condition 17.2 shall be cancelled, and the relevant Bond Ownership Certificates (if any) shall automatically cease to be valid. From the Cut-off Time on the Record Date until the Redemption Right Exercise Date, Bondholders shall not transfer the Bonds, use the Bonds for discounting or as collateral, create obligations or security interests over the Bonds, or participate in other civil or commercial transactions relating to the Bonds that result or may result in a change of ownership of the Bonds.* *d) For the purpose of redemption on the Redemption Right Exercise Date as provided in this Condition 17.2, the Issuer shall announce the redemption (**the "Redemption Notice"**) on the Issuer's official website at least 15 (fifteen) days but not more than 60 (sixty) days before the Redemption Right Exercise Date, or within a specific period as provided by relevant law and by the VSDC after the Bonds are registered with the VSDC. If a Bondholder does not receive the Issuer's redemption notice through no fault of the Issuer and/or the VSDC, or fails to carry out the necessary procedures to resell the Bonds to the Issuer (if any), the Bondholder shall still be obliged to resell all Bonds it holds to the Issuer, and the redemption*

	proceeds shall be transferred to the Registered Account of each Bondholder in accordance with regulations." Detailed provisions on early redemption are set out in the Prospectus.

II. Organization of the early redemption of the Bonds:

1. Bond Code (pre-listing)	KLB7Y202401
2. Securities Code/ Listed Bond Code	KLB124009
3. Total number of Bonds to be redeemed	8,000,000 Bonds (Eight million Bonds)
4. Total value of Bonds to be redeemed (at par value)	VND 800,000,000,000 (Eight hundred billion dong)
5. Interest payment date of the 2nd interest period	December 21, 2026
6. Redemption right exercise date	The date falling exactly 24 (twenty-four) months from the issue date of the Bonds, i.e., December 21, 2026
7. Time of redemption	In accordance with the Prospectus, the regulations of the VSDC and relevant provisions of law.
8. Redemption price of the Bonds	Equal to the par value of the Bonds.
9. Method of organizing the redemption	The Issuer shall carry out the necessary procedures and pay the early redemption proceeds to the Bondholders in accordance with the Prospectus, the regulations of the VSDC and relevant provisions of law.
10. Source of funds for the redemption	Collections of principal/interest on loans funded by the proceeds of the Bonds; revenue from other business activities, accumulated own funds and other lawful sources of KienlongBank.