

No: 201.../TB - NHKL

Rach Gia, date 23 month 02 year 2026

NOTICE

Public Offering of Bonds – Phase 2

(Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK, issued by the Chairman of the State Securities Commission of Vietnam (SSC) on 28 October 2025, and Official Letter No. 1192/UBCK-QLCB dated 06/02/2026 of the SSC regarding the documentation for the Second Phase of Public Offering of Bonds of KLB)

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/QD-NHNN dated October 15, 2025, of the State Bank of Vietnam (SBV) on the amendment of the charter capital content in License of 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



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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:**

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

9. License of 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; Decision No. 2898/QD-QLGS5 granted by SBV on October 27, 2025, 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 the 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 2

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: KLB7Y202502

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. Offering price: VND 100,000 per Bond (one hundred thousand Vietnamese dong per Bond)

8. Coupon rate: Floating rate, determined in accordance with the following formula:

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

Where:

- Reference Interest Rate for each Coupon Calculation Period means the interest rate applicable to individual savings deposits in Vietnamese Dong, with a 12-month tenor, interest paid at maturity, as published on the official website of KienlongBank on the Interest Rate Determination Date.
- Coupon Rate Determination Date for the first Coupon Calculation Period is the date on which subscription applications for the Bonds of each Phase commence. The Coupon Rate Determination Date for subsequent Coupon Calculation Periods is the 07th (seventh) Business Day prior to the first day of each relevant Coupon Calculation Period.
- Coupon Rate Determination Date for the first Coupon Calculation Period is the date on which subscription applications for the Bonds of each Phase commence. The Coupon Rate Determination Date for subsequent Interest Calculation Periods is the 07th (seventh) Business Day prior to the first day of each relevant Coupon Calculation Period.

9. Tenor: 07 (seven) years.

10. 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).

11. Distribution Method:

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

12. Minimum Subscription Quantity:

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- 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 **23/03/2026** to **28/04/2026**

14. Locations for Bond Purchase Registration:

- At the branches, transaction offices of KienlongBank nationwide, and the headquarters of KienlongBank. Detailed addresses of branches and transaction offices are available at <https://kienlongbank.com/diem-giao-dich>
- Hotline: 1900 6929

15. Time for Receiving Bond subscription amount: From **23/03/2026** to **28/04/2026**

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

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 23 month 02 2026

**KIENLONG COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE**

BOARD OF DIRECTORS CHAIRMAN



Trần Ngọc Minh



DECISION OF THE GENERAL DIRECTOR

***(Regarding: Public Offering of Kien Long Commercial Joint Stock Bank's Bonds -
Phase 2)***

GENERAL DIRECTOR

KIEN LONG COMMERCIAL JOINT STOCK BANK

- Pursuant to Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 the implementing guidance documents;
- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024, and its amendments, supplements, and implementing guidelines;
- Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019 and the implementing guidance documents;
- Pursuant to the current Charter of Kien Long Commercial Joint Stock Bank;
- Pursuant to Resolution No. 30/NQ-HDQT dated 16 September 2025 of the Board of Directors of Kien Long Commercial Joint Stock Bank;
- Pursuant to the Prospectus for the public offering of bonds dated 22 October 2025;
- Pursuant to the Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission on 28 October 2025;
- Pursuant to the Report on the Results of the Public Offering of Bonds (Phase 1) No. 630/NHKL dated 12 December 2025;
- Pursuant to actual situation.

DECISION:

Article 1. To implement the public offering of bonds of Kien Long Commercial Joint Stock Bank – Phase 2, in accordance with the Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission on 28 October 2025 (the “Bonds”), as follows:

1. Bond Name: Kien Long Commercial Joint Stock Bank Public Offering Bonds.
2. Bond Code: KLB7Y202502.
3. Bond Type: Non-convertible bonds, without warrants, unsecured, constituting Subordinated Debt and satisfying the conditions to be included in Tier 2 capital of the Issuer.



4. Par Value: VND 100,000 (one hundred thousand Vietnamese dong) per Bond.
5. Total number of Bonds offered: 10,000,000 Bonds (ten million Bonds).
6. Total value of Bonds offered at par value: VND 1,000,000,000,000 (one trillion Vietnamese dong).
7. Bond tenor: 07 (seven) years.
8. Coupon Rate: According to the provisions of Resolution No. 30/NQ-HDQT dated September 16, 2025, by the Board of Directors of Kien Long Commercial Joint Stock Bank and the Prospectus for Public Offering of Bonds dated October 22, 2025, of Kien Long Commercial Joint Stock Bank.
9. Expected offering and distribution period: Within Quarter I/2026 - Quarter II/2026, after receipt of the notification from the State Securities Commission of Vietnam regarding the receipt of documents reporting the implementation of the Public Bond Offering (Phase 2). The expected distribution period shall be no less than 20 (twenty) days and no more than 90 (ninety) days in accordance with applicable laws (excluding any extension of the distribution period as permitted by law, if applicable)

Article 2. Board of Management, Chief Accountant, Directors of Divisions, Regional Directors, Directors of Representative Offices, Directors of Departments, Groups and Head Office Centers, Branch Directors, Directors of Transaction Offices under KienlongBank, all officers and employees of KienlongBank, and other relevant units and individuals shall be responsible for the implementation of this Decision.

Article 3. This resolution takes effect from the date of signing./.

Recipients:

- As per Article 2 (to execute);
- Member of BOD, BOS (to report);
- Archived at Clerical Department.



GENERAL DIRECTOR *guc*

Tran Hong Minh
Tran Hong Minh

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**KIEN LONG COMMERCIAL
JOINT STOCK BANK**
KienlongBank 

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Rach Gia, January 27, 2026

UPDATED INFORMATION DISCLOSURE TO THE PROSPECTUS

(In accordance with the Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK issued by the Chairman of the State Securities Commission of Vietnam (SSC) dated 28 October 2025)

I. Issuer Introduction

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

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

3. Phone Number: 0297.3869950

Fax: 0297.3877538

Website: www.KienLongbank.com

4. 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 Operation of Kien Long Commercial Joint Stock Bank)

5. Stock Code: KLB

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

Account Number: 120081 (Citad Code: 91353001)

7. 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:



UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

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

8. License of Operation: No. 0056/NH-GP issued on September 18, 1995, granted by SBV (“License 0056”), Decision No. 255/QĐ-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/QĐ-NHNN dated October 15, 2025 granted by SBV and Decision No. 2898/QĐ-QLGS5 issued by the State Bank of Vietnam on October 27, 2025, and documents amending and supplementing License 0056 and Decision 255.

II. APPROVED OFFERING PLAN

The plan for the public offering of bonds of Kien Long Commercial Joint Stock Bank was approved by the Board of Directors of Kien Long Commercial Joint Stock Bank pursuant to Resolution No. 30/NQ-HĐQT dated 16 September 2025 and was granted the Certificate of Registration for Public Offering of Bonds No. 410/GCN-UBCK by the State Securities Commission of Viet Nam (SSC) on 28 October 2025. Accordingly, the approved information on the bonds offered is as follows:

1. **Bond name:** Bonds of Kien Long Commercial Joint Stock Bank offered to the public (“Bonds”).
2. **Bond type:** Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and satisfying the conditions to be included in Tier 2 capital of the Issuer.
3. **Bond par value:** VND 100,000 per 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 (Bonds)	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	

5. **Total par value of bonds offered:** VND 3,000,000,000,000 (three trillion Viet Nam Dong).
6. **Bond coupon rate:** Floating rate, determined in accordance with the following formula:

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

Where:

- The **Reference Rate** for each Coupon Calculation Period means the interest rate on individual savings deposits in Vietnamese dong with a 12-month tenor, interest payable at maturity, as published on the official website of KienlongBank on the Interest Rate Determination Date.
- The **Coupon Rate Determination Date** for the first Coupon Calculation Period is the first day of receipt of bond subscription applications of each offering tranche. For subsequent Coupon Calculation Periods, the Coupon Rate Determination Date is the **seventh (7th) Business Day** prior to the first day of each Coupon Calculation Period.
- A **Coupon Calculation Period** means each period commencing from and including the Issue Date or from and including the immediately preceding Coupon Payment Date up to but excluding the corresponding Coupon Payment Date of such Coupon Calculation Period.

7. Distribution method:

Direct sale to investors at the head office, branches and transaction offices of the Issuer.

III. RESULTS OF THE FIRST OFFERING TRANCHE

- **Number of bonds issued:** 10,000,000 (ten million) bonds, details as follows:

No.	Bond code	Number of bonds offered (bonds)	Number of bonds issued (bonds)	Number of bonds not fully sold (bonds)
1	KLB7Y202501	10,000,000	10,000,000	0
Total		10,000,000	10,000,000	0

- **Closing date of the offering phase:** 10 December 2025.

IV. CHANGES IN INFORMATION IN THE PROSPECTUS FOR THE PUBLIC OFFERING OF BONDS OF KIEN LONG COMMERCIAL JOINT STOCK BANK DATED 22 OCTOBER 2025 PURSUANT TO THE CERTIFICATE OF REGISTRATION FOR PUBLIC OFFERING OF BONDS NO. 410/GCN-UBCK DATED 28 OCTOBER 2025 (the "Prospectus")

UPDATED INFORMATION DISCLOSURE TO THE PROSPECTUS OF PUBLIC BOND OFFERING

A. FINANCIAL INFORMATION

1. Update on information regarding outstanding securities disclosed in the Prospectus

1.1. Common shares

Table 1: Ownership structure of common shares of KienlongBank as of 31 December 2025

No.	Shareholder	Number of shareholders	Number of shares held	Ownership ratio (%)
1	Treasury shares	1	3,800,000	0.65%
2	Domestic	4,367	570,288,338	97.96%
a	Domestic individuals	4,345	455,756,599	78.29%
b	Domestic institutions	22	114,531,739	19.67%
3	Foreign	34	8,082,188	1.39%
a	Foreign individuals	31	80,808	0.02%
b	Foreign institutions	3	8,001,380	1.37%
	Total	4,402	582,170,526	100.00%

Source: List of shareholders of KienlongBank provided by VSDC as of 31 December 2025.

- Ownership ratio of economic organizations with foreign investors holding more than 50% of charter capital as at 31 December 2025: None.

1.2. Other types of securities

– **Public Offering Bonds**

- Outstanding volume of publicly issued bonds: VND 3,500 billion.
- Characteristics: Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and satisfying the conditions to be included in Tier 2 capital of the Issuer.

– **Private Placements of Bonds**

- Outstanding volume of privately placed bonds: VND 0.
- Characteristics: None.

Table 2: Details of outstanding bonds

No.	Bond code	Issue date	Outstanding par value (VND billion)	Coupon	Tenor (years)	Key terms and conditions
I	Year 2024					
	Public Offering Bonds					
1	KLB7Y202401	21 December 2024	800	Floating	7	Non-convertible, without warrants, unsecured, subordinated debt, eligible for

UPDATED INFORMATION DISCLOSURE TO THE PROSPECTUS OF PUBLIC BOND OFFERING

						inclusion in Tier 2 capital of the Issuer
II	Year 2025					
Public Offering Bonds						
1	KLB7Y202402	29 April 2025	800	Floating	7	Non-convertible, without warrants, unsecured, subordinated debt, eligible for inclusion in Tier 2 capital of the Issuer
2	KLB7Y202403	31 July 2025	900	Floating	7	Non-convertible, without warrants, unsecured, subordinated debt, eligible for inclusion in Tier 2 capital of the Issuer
3	KLB7Y202501	10 December 2025	1,000	Floating	7	Non-convertible, without warrants, unsecured, subordinated debt, eligible for inclusion in Tier 2 capital of the Issuer
Total			3,500			

Source: KienlongBank

2. Update to Business Operations Characteristics in the Prospectus

2.1 Revenue structure by product and service type

UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

Table 3: Revenue structure of KienlongBank (Parent Company)

Unit: VND Billion

No	Item	2023		2024		2025		% increase/ decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
1	Interest income and similar income	7,779	87.94%	7,111	85.10%	8,397	83.14%	18.08%
2	Income from service activities	544	6.15%	557	6.67%	933	9.24%	67.50%
3	Income from foreign exchange trading activities	301	3.40%	432	5.17%	274	2.71%	-36.57%
4	Income from capital contribution and share investment	0	0.00%	4	0.05%	5	0.05%	25.00%
5	Income from trading securities	0	0.00%	0	0.00%	63	0.62%	-
6	Income from investment securities trading	126	1.42%	27	0.32%	1	0.01%	-96.30%
7	Income from other activities	96	1.09%	225	2.69%	427	4.23%	89.78%
	Total Operation Income	8,846	100.00%	8,356	100.00%	10,100	100.00%	20.87%

Source: Audited separate financial statements for the fiscal years 2023 and 2024, and the separate financial statements for the fourth quarter of 2025 of KienlongBank.

Table 4: Revenue structure of KienlongBank (Consolidated)

Unit: VND billion

No	Item	2023		2024		2025		% increase / decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
1	Interest income and similar income	7,779	87.82%	7,111	84.96%	8,397	83.02%	18.08%

UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

No	Item	2023		2024		2025		% increase / decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
2	Income from service activities	556	6.28%	575	6.87%	952	9.41%	65.57%
3	Income from foreign exchange trading activities	301	3.40%	432	5.16%	274	2.71%	-36.57%
4	Income from capital contribution and share investment	0	0.00%	0	0.00%	0	0.00%	-
5	Income from trading securities	0	0.00%	0	0.00%	63	0.62%	-
6	Income from investment securities trading	126	1.42%	27	0.32%	1	0.01%	-96.30%
7	Income from other activities	96	1.08%	225	2.69%	427	4.22%	89.78%
	Total operating income	8,858	100.00%	8,370	100.00%	10,114	100.00%	20.84%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank.

2.2 Capital mobilization activities

a) Mobilized funding sources

Table 5: Structure and proportion of mobilized funding sources (Parent Company)
Unit: VND billion

Item	31/12/2023		31/12/2024		31/12/2025		% increase/ decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
I. Type							
Deposits and borrowings from other credit institutions	18.119	23.00%	15,126	18.24%	15,875	17.32%	4.95%
Customer deposits	57.216	72.61%	63,761	76.90%	72,204	78.78%	13.24%
Issuance of valuable papers	3.459	4.39%	4,028	4.86%	3,568	3.89%	-11.42%
Total	78.794	100.00%	82,915	100.00%	91,647	100.00%	10.53%

UPDATED INFORMATION DISCLOSURE TO THE PROSPECTUS OF PUBLIC BOND OFFERING

Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
II. Domestic/Overseas							
Domestic	78.794	100.00%	82,915	100.00%	91,647	100.00%	10.53%
Overseas	0	0,00%	0	0.00%	0	0.00%	-
Total	78.794	100,00%	82,915	100.00%	91,647	100.00%	10.53%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 6: Structure and proportion of mobilized funding sources (Consolidated)

Unit: VND Billion

Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
I. Type							
Deposits and borrowings from other credit institutions	18,119	23.09%	15,126	18.32%	15,875	17.38%	4.95%
Customer deposits	56,898	72.50%	63,521	76.93%	72,010	78.82%	13.36%
Issuance of valuable papers	3,459	4.41%	3,928	4.76%	3,475	3.80%	-11.53%
Total	78,476	100.00%	82,575	100.00%	91,360	100.00%	10.64%
II. Domestic/Overseas							
Domestic	78,476	100.00%	82,575	100.00%	91,360	100.00%	10.64%
Overseas	0	0.00%	0	0.00%	0	0.00%	-
Total	78,476	100.00%	82,575	100.00%	91,360	100.00%	10.64%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank.

The total mobilized funding of KienlongBank as at the end of 2025 (on a consolidated basis) amounted to VND 91,360 billion, representing an increase of 10.64% compared to the end of 2024, of which:

o Customer deposits accounted for 78.82% of total mobilized funding. Customer deposits constituted a significant proportion of total mobilized funding due to their relatively stable nature and competitive deposit interest rates, and represented an important funding source supporting the Bank's lending activities. As at 31 December 2025, customer deposits amounted to VND 72,010 billion, an increase of 13.36% compared to the end of 2024, primarily attributable to the

UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

implementation of KienlongBank's retail banking development strategy and improvements in deposit mobilization efficiency.

o Deposits and borrowings from other credit institutions amounted to VND 15,875 billion, increasing by 4.95% compared to the end of 2024, and accounted for 17.38% of total mobilized funding.

b) Mobilization through the issuance of valuable papers

As of 31 December 2025, the total outstanding consolidated balance of issued valuable papers amounted to VND 3,475 billion, representing a decrease of 11.53% compared to the end of 2024. Such decrease was primarily attributable to the reduction in the issuance of certificates of deposit, which was replaced by bond issuance. Specifically, the consolidated outstanding value of certificates of deposit as at the end of 2025 amounted to approximately VND 67 billion, compared to VND 3,128 billion as at the end of 2024. Meanwhile, the outstanding value of bonds as at 31 December 2025 amounted to VND 3,409 billion, compared to VND 800 billion as at the end of 2024. The issuance of valuable papers enabled KienlongBank to supplement medium- and long-term funding sources in line with lending demand, ensure safe and effective operations, diversify funding products, enhance competitiveness, and reflect the Bank's credibility, market position, and brand recognition in the market.

c) Mobilization from customer deposits

Customer deposits consistently constituted the largest proportion of total mobilized funding, accounting for an average of 77.88% of KienlongBank's total consolidated mobilized funding during the 2024 - 2025 period.

Table 7: Structure of Customer Deposits (Parent Company)

Unit: VND billion

No	Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
	Total customer deposits	57,216	100,00%	63.761	100.00%	72,204	100.00%	13.24%
1	By customer type (%)							
-	Individuals	53,444	93.41%	60,037	94.16%	67,785	93.88%	12.91%
-	Institutions	3,772	6.59%	3,724	5.84%	4,419	6.12%	18.66%
2	By maturity (%)							
-	Demand Deposits	3,418	5.97%	4,092	6.42%	5,867	8.13%	43.38%
-	Time Deposits	53,788	94.01%	59,660	93.57%	66,328	91.86%	11.18%

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No	Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
-	Margin Deposits	10	0.02%	9	0.01%	9	0.01%	0.00%
3	By currency (%)							
-	VND	57,156	99.90%	63,708	99.92%	72,139	99.91%	13.23%
-	Foreign Currencies	60	0.10%	53	0.08%	65	0.09%	22.64%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank.

Table 8: Structure of Customer Deposits (Consolidated)

Unit: VND billion

No	Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
	Total customer deposits	56,898	100.00%	63,521	100.00%	72,010	100.00%	13.36%
1	By customer type (%)							
-	Individuals	53,444	93.93%	60,037	94.52%	67,785	94.13%	12.91%
-	Institutions	3,454	6.07%	3,484	5.48%	4,225	5.87%	21.27%
2	By maturity (%)							
-	Demand Deposits	3,416	6.00%	4,092	6.44%	5,861	8.14%	43.23%
-	Time Deposits	53,472	93.98%	59,420	93.55%	66,141	91.85%	11.31%
-	Margin Deposits	10	0.02%	9	0.01%	8	0.01%	-11.11%
3	By currencies (%)							
-	VND	56,838	99.89%	63,468	99.92%	71,945	99.91%	13.36%
-	Foreign currencies	60	0.11%	53	0.08%	65	0.09%	22.64%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank.

By customer type, based on consolidated data, deposits from individual customers accounted for the predominant proportion of customer deposits, averaging 94.33% of total customer deposits during the 2024–2025 period. This reflects the stability of the funding structure and is consistent with KienlongBank’s retail banking development strategy implemented in recent years.

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By maturity, based on consolidated data, time deposits of KienlongBank accounted for an average of 92.70% of total customer deposits during the 2024–2025 period, thereby ensuring the stability of funding sources across the entire banking system.

By currency, based on consolidated data, domestic currency deposits consistently accounted for a substantially higher proportion than foreign currency deposits. Domestic currency deposits represented an average of 99.92% of total customer deposits during the 2024–2025 period.

2.3. Credit Activities

a) Credit scale, structure and growth rate

KienlongBank's consolidated outstanding customer loans increased steadily over the years, with a compound annual growth rate (CAGR) of 17.58% during the 2023–2025 period, reaching VND 71,588 billion as at 31 December 2025. With a view toward sustainable development, KienlongBank has determined that credit growth must be aligned with capital mobilization, while simultaneously developing services and strictly controlling credit quality, and consistently ensuring compliance with regulations of the State Bank of Viet Nam.

Table 9: Outstanding customer loans by maturity (Parent Company)

Unit: VND billion

No	Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
1	Short-term loans	30,074	58.08%	38,555	62.76%	37,632	52.57%	-2.39%
2	Medium-terms loans	17,963	34.69%	19,622	31.94%	26,908	37.59%	37.13%
3	Long-term loans	3,746	7.23%	3,255	5.30%	7,048	9.85%	116.53%
	Total	51,783	100.00%	61,432	100.00%	71,588	100.00%	16.53%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank.

Table 10: Outstanding customer loans by maturity (Parent Company)

Unit: VND billion

No	Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
1	Short-term loans	30,074	58.08%	38,555	62.76%	37,632	52.57%	-2.39%

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No	Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
2	Medium-terms loans	17,963	34.69%	19,622	31.94%	26,908	37.59%	37.13%
3	Long-term loans	3,746	7.23%	3,255	5.30%	7,048	9.85%	116.53%
	Total	51,783	100.00%	61,432	100.00%	71,588	100.00%	16.53%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank.

By loan maturity:

As at 31 December 2025, short-term outstanding loans accounted for the largest proportion, representing 52.57% of total outstanding loans, equivalent to VND 37,632 billion (a decrease of 2.39% compared to the end of 2024). This was followed by medium-term outstanding loans, which accounted for 37.59%, amounting to VND 26,908 billion (an increase of 37.59% compared to the end of 2024). Long-term outstanding loans ranked third, accounting for 9.85%, equivalent to VND 7,048 billion (an increase of 116.53% compared to the end of 2024).

The significant increase in medium-term and long-term outstanding loans was mainly attributable to: (1) policies of the State Bank of Viet Nam and the Government aimed at promoting economic growth and development in 2025, with a focus on boosting production and business activities; (2) the interest rate environment remaining low and stable, creating favorable conditions for enterprises and individuals to access medium- and long-term financing for consumption and fixed asset investment (instead of solely short-term loans for working capital), particularly in the context of economic recovery, infrastructure development, and expansion of production and business activities; and (3) actual demand of the economy and customers.

By lending sector:

By economic sector, loans in the construction sector and the wholesale, retail, and repair of automobiles, motorcycles, motorbikes, and other motor vehicles sector were the two largest contributors to KienlongBank's total outstanding loans. Loans serving these two sectors accounted for 45.95% and 23.19%, respectively, of the consolidated credit outstanding as at 31 December 2025. In line with its retail banking and SME development orientation, KienlongBank will continue to strengthen its focus on individual customers and small and medium-sized enterprises.

By customer segment:

For individual customers, identified as one of the key target customer segments, KienlongBank has made significant efforts to expand and develop this customer base. Retail loan products have

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been continuously improved and designed to meet customers' needs while ensuring safety for KienlongBank. Consolidated outstanding loans to household businesses and individual customers reached VND 15,539 billion as at 31 December 2025, accounting for 21.71% of total outstanding loans.

For corporate customers, in line with the strategy of product diversification and digitalization of financial products and services to deliver the best customer experience, KienlongBank has implemented various preferential credit packages in terms of interest rates and transaction fees, particularly for small and medium-sized enterprises, thereby contributing to the development of local communities and businesses. In addition, supply chain financing continues to demonstrate KienlongBank's core role, brand strength, and competitive advantage through establishing relationships with numerous customers that are conglomerates, state-owned corporations, and multinational companies across various sectors, including fast-moving consumer goods manufacturing, livestock farming, beverages, steel rolling, petroleum, aviation, and transportation. This, in turn, enables the Bank to expand financing solutions for distributors, contractors, and related counterparties within these sectors. By enterprise type, limited liability companies account for the largest proportion among corporate customers as well as the overall customer base. Consolidated outstanding loans to limited liability companies of KienlongBank reached VND 51,878 billion as at 31 December 2025, representing 72.47% of total customer outstanding loans.

b) Guarantee activities

Guarantee activities form part of KienlongBank's credit granting operations. As at 31 December 2025, KienlongBank's consolidated outstanding guarantees amounted to VND 1,720 billion, compared to VND 4,131 billion at the end of 2024.

c) Loan asset quality

The consolidated non-performing loan (NPL) ratio of KienlongBank as at 31 December 2025 stood at 1.86% of total outstanding customer loans, compared to 2.02% as at 31 December 2024.

Table 11: Classification of customer loans by asset quality (Parent Company)

Unit: VND billion

Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Standard loans	50,158	96.86%	59,354	96.62%	69,419	96.97%	16.96%
Special mention loans	624	1.21%	838	1.36%	834	1.16%	-0.48%
Substandard loans	230	0.44%	231	0.38%	239	0.33%	3.46%
Suspicious loans	320	0.62%	170	0.28%	470	0.66%	176.47%

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Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Potentially Loss Loans	451	0.87%	839	1.37%	626	0.87%	-25.39%
Total	51,783	100.00%	61,432	100.00%	71,588	100.00%	16.53%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank.

Bảng 12: Classification of customer loans by asset quality (Consolidated Company)

Unit: VND billion

Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Standard loans	50,158	96.86%	59,354	96.62%	69,419	96.97%	16.96%
Special mention loans	624	1.21%	838	1.36%	834	1.16%	-0.48%
Substandard loans	230	0.44%	231	0.38%	239	0.33%	3.46%
Suspicious loans	320	0.62%	170	0.28%	470	0.66%	176.47%
Potentially Loss Loans	451	0.87%	839	1.37%	626	0.87%	-25.39%
Total	51,783	100.00%	61,432	100.00%	71,588	100.00%	16.53%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank.

In order to ensure effective control and resolution of non-performing loans, the provisioning for credit risk in respect of customer loans, contingent liabilities, and off-balance sheet commitments has been strictly implemented by KienlongBank in accordance with prevailing regulations. The Bank's consolidated loan loss coverage ratio (LLR) reached 88.01% as at 31 December 2025, compared to 78.97% as at 31 December 2024, thereby providing effective protection against potential risks. The monitoring and implementation of credit risk provisioning have provided material support to the Bank in managing and mitigating non-performing loans, as well as enhancing overall operating efficiency.

Table 13: Balance of provisions for customer loan losses (Parent Company)

Unit: VND billion

Time	Specific Provisions	General Provisions	Total
31/12/2023	259	364	623
31/12/2024	526	454	980
31/12/2025	642	532	1,174

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank.

Table 14: Balance of provisions for customer loan losses (Consolidated)

Unit: VND billion

Time	Specific Provisions	General Provisions	Total
31/12/2023	259	364	623
31/12/2024	526	454	980
31/12/2025	642	532	1,174

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank.

d) Capital adequacy ratio

The consolidated minimum capital adequacy ratio (CAR) of KienlongBank as at 31 December 2025 was 14.38%, compared to 12.27% as at 31 December 2024. This ratio has consistently complied with the prevailing regulations of the State Bank of Viet Nam over the years.

Table 15: Capital Adequacy Ratio

Items	31/12/2023	31/12/2024	31/12/2025
Capital adequacy ratio - separate	9.50%	12.00%	14.26%
Capital adequacy ratio - consolidated	9.73%	12.27%	14.38%

Source: KienlongBank; ratios calculated in accordance with Circular No. 41/2016/TT-NHNN dated 30 December 2016 ("Circular 41")

2.4 Foreign Exchange and Payment Activities

a) Foreign exchange trading activities

Table 16: Foreign exchange trading activities (Parent Company)

Unit: VND billion

Item	2023	2024	2025	% increase/decrease
Income from foreign exchange trading activities	301	432	274	-36.57%
Expenses for foreign exchange trading activities	242	390	186	-52.31%
Net income from foreign exchange trading activities	59	42	88	109.52%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank.

Table 17: Foreign exchange trading activities (Consolidated)

Unit: VND billion

Item	2023	2024	2025	% increase/decrease
Income from foreign exchange trading activities	301	432	274	-36,57%
Expenses for foreign exchange trading activities	242	390	186	-52,31%
Net income from foreign exchange trading activities	59	42	88	109,52%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

In 2025, KienlongBank's consolidated net income from foreign exchange trading reached VND 88 billion, representing an increase of 109.52% compared to 2024. The significant growth in net income from foreign exchange trading was mainly attributable to: (i) increased exchange rate volatility, which created favorable conditions for improving foreign currency bid-ask spreads; (ii) higher customer demand for foreign exchange transactions, particularly from import-export enterprises; and (iii) the Bank's proactive optimization of its foreign exchange transaction structure and effective risk control, thereby limiting losses and improving foreign exchange trading performance.

b) Domestic payment activities

In 2025, the outbound and inbound transaction value of the interbank electronic payment system reached VND 7,913,802 billion, compared to VND 4,970,222 billion in 2024. The sharp increase in outbound and inbound transaction value of the interbank electronic payment system was driven by the substantial rise in customers' demand for fund transfers and receipts.

In addition, the outbound and inbound transaction value of the bilateral payment system amounted to VND 23,953 billion in 2025, compared to VND 59,439 billion in 2024. The significant decrease in bilateral payment transactions was mainly due to the Bank's prioritization of foreign currency remittance transactions through international payment channels and other payment channels.

c) International payment and trade finance activities

In 2025, international payment and trade finance activities at KienlongBank generated fee income of VND 420.73 billion, compared to VND 22.29 billion in 2024. The sharp increase in fee income from international payment and trade finance activities in 2025 was primarily attributable to the settlement progress of trade finance-related fees in accordance with agreements with customers arising during this period.

2.5. Other Business Activities

a) Financial investment activities

As at 31 December 2025, the total consolidated value of securities investments reached VND 3,013 billion, representing an increase of 1.31% compared to the end of 2024. Of this amount, investments in Government bonds accounted for 100.00% of KienlongBank's total investment portfolio.

Table 18: Financial investment activities (Parent Company)

Unit: VND billion

Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Government Bonds	2,588	66.62%	2,974	85.61%	3,013	85.77%	1.31%
Bonds issued by domestic economic organisations	797	20.51%	0	0.00%	0	0.00%	-
Other long-term equity investments	500	12.87%	500	14.39%	500	14.23%	0.00%
Total	3,885	100.00%	3,474	100.00%	3,513	100.00%	1.12%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank.

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Table 19: Financial investment activities (Consolidated)

Unit: VND billion

Item	31/12/2023		31/12/2024		31/12/2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Government Bonds	2,588	76.45%	2,974	100.00%	3,013	100.00%	1.31%
Bonds issued by domestic economic organisations	797	23.55%	0	0.00%	0	0.00%	-
Total	3,385	100.00%	2,974	100.00%	3,013	100.00%	1.31%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

3. Update on Assets in the Prospectus

Table 20: Details of Tangible Fixed Assets (Parent Company)

Unit: VND billion

Asset	31/12/2023			31/12/2024			31/12/2025		
	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value
Buildings and structures	729	218	511	729	245	484	729	273	456
Machinery and equipment	77	48	29	83	53	30	84	58	26
Transportation vehicles	143	103	40	150	112	37	168	115	53
Office equipment and management tools	133	110	23	184	120	64	202	132	70
Other tangible fixed assets	23	15	8	23	16	7	23	17	6
Total	1,105	494	611	1,169	546	622	1,206	595	611

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 21: Details of Tangible Fixed Assets (Consolidated)

Unit: VND billion

Asset	31/12/2023			31/12/2024			31/12/2025		
	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value
Buildings and structures	729	218	511	729	245	483	729	273	456
Machinery and equipment	77	48	29	83	53	30	83	58	25
Transportation vehicles	145	104	41	152	114	38	170	117	53
Office equipment and management tools	133	111	22	184	120	64	203	132	71
Other tangible fixed assets	23	15	8	23	16	7	23	17	6
Total	1,107	496	611	1,171	548	623	1,208	597	611

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

Table 22: Details of Intangible Fixed Assets (Parent Company)

Unit: VND billion

Asset	31/12/2023			31/12/2024			31/12/2025		
	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value
Land use rights	686	12	674	686	14	672	686	16	670
Computer Software	148	84	64	227	109	118	229	129	100
Other intangible fixed assets	20	17	3	20	19	1	20	20	0
Total	854	113	741	933	142	792	935	165	770

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 23: Details of Intangible Fixed Assets (Consolidated)

Unit: VND billion

Asset	31/12/2023			31/12/2024			31/12/2025		
	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value	Cost	Accumulated Depreciation	Residual Value
Land use rights	686	12	674	686	14	672	686	16	670
Computer Software	149	85	64	228	109	118	230	130	100
Other intangible fixed assets	20	17	3	20	19	1	20	20	0
Total	855	114	741	934	142	792	936	166	770

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

4. Update on Operating Markets in the Prospectus

Table 24: Pre-tax profit by geographical region (Parent Company)

Unit: VND billion

No	Market Area	2023	2024	2025
1	Northern Region	523	399	860
2	Central Region	-49	62	148
3	Southern Region	238	649	1,309
Total		712	1,110	2,317

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 25: Pre-tax profit by geographical region (Consolidated)

Unit: VND billion

No	Market Area	2023	2024	2025
1	Northern Region	523	399	860
2	Central Region	-49	62	148
3	Southern Region	245	651	1,315
Total		719	1,112	2,23

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

5. Update on Information regarding Outstanding Commitments of the Issuer in the Prospectus

5.1. Information on bonds issued but not yet due for redemption or conversion

As at the date of issuance of this Prospectus, the outstanding balance of KienlongBank's bonds currently in circulation and not yet due for redemption amounts to VND 3,500 billion, specifically as follows:

- Bonds issued to the public: VND 3,500 billion
- Bonds issued via private placement: VND 0 billion

Table 26: Information on issued bonds (at par value)

Unit: VND billion

Bond Type	Tenor	Value as at 31/12/2024	Value as at 31/12/2025	Value as at the date of issuance of this Prospectus
Tier 2 Capital Bond	From 1 to less than 5 years	0	0	0
	From 5 years and above	800	3,500	3,500
Total		800	3,500	3,500

Source: KienlongBank

5.2. Information on land lease and land use contracts

Table 27: Information on land lease and land use contracts as at 31 December 2025

Unit: VND billion

No	Item	Amount of Money
1	Costs of premises lease contracts for KienlongBank's office operations (from 01/01/2025 to 31/12/2025)	109
2	Real estate assets owned by KienlongBank as at 31/12/2025	1,415
-	Buildings (historical cost)	729
-	Land use rights (historical cost)	686

Source: KienlongBank

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5.3. Other outstanding commitments

Table 28: Information on other outstanding commitments as at 31 December 2025
(Consolidated)

Unit: VND billion

No	Item	Value
1	Loan guarantees	6
2	Foreign exchange transaction commitments	49.080
-	Foreign currency purchase commitments	1.417*
-	Foreign currency sale commitments	1.312
-	Swap transaction commitments	46.351
3	Commitments under L/C operations (*)	4.005
4	Other guarantees (*)	1.715

(*) Based on contractual values (without deduction of margin deposits)

Source: Consolidated financial statements for Q4 2025 of KienlongBank.

6. Update on Operating Results, Financial Position and Projected Plans in the Prospectus

6.1. Summary of certain operating indicators of the Issuer

a) Key operating indicators

Table 29: Selected key operating indicators (Parent Company)

Unit: VND billion

Item	2023	2024	2025	% increase/ decrease
Total Assets	87,283	92,492	103,555	11.96%
Equity	5,730	6,576	8,383	27.48%
Interest income and similar income	7,779	7,111	8,397	18.08%
Net interest income	2,008	3,173	3,751	18.22%
Net income from service activities	494	457	852	86.43%
Net income from foreign exchange trading activities	59	42	88	109.52%
Net income from trading securities	0	0	63	-
Net income from investment securities	82	26	1	-96.15%
Net income from other activities	90	217	409	88.48%

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Item	2023	2024	2025	% increase/ decrease
Income from capital contributions and share investments	0	4	5	25.00%
Operating Expenses	1,604	1,986	2,030	2.22%
Net operating profit before credit risk provisions	1,129	1,933	3,141	62.49%
Credit risk provision expenses	418	823	824	0.12%
Profit before tax	712	1,110	2,317	108.74%
Profit after tax	568	887	1,853	108.91%
Return on average equity (ROAE)	10.43%	14.42%	24.77%	-
Dividend payout ratio	0.00%	60.00% (*)	-	-

(*) Extraordinary General Meeting of Shareholders Resolution No. 02/2025/NQ-ĐHĐCĐ dated 15 July 2025 approving Proposal No. 09/TTr-HDQT dated 19 June 2025 of the Board of Directors of KienlongBank on the adjustment of the retained earnings distribution plan for 2024, and Proposal No. 10/TTr-HDQT dated 19 June 2025 of the Board of Directors of KienlongBank on the plan to increase charter capital through the issuance of shares for dividend payment. Accordingly, the dividend payout ratio is 60% in shares.

Source: KienlongBank

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Table 30: Selected key operating indicators (Consolidated)

Unit: VND billion

Item	2023	2024	2025	% increase/ decrease
Total Assets	86,973	92,176	103,303	12.07%
Equity	5,758	6,605	8,417	27.43%
Interest income and similar income	7,779	7,111	8,397	18.08%
Net interest income	2,038	3,191	3,768	18.08%
Net income from service activities	513	480	898	87.08%
Net income from foreign exchange trading activities	59	42	88	109.52%
Net income from trading securities			63	-
Net income from investment securities	82	26	1	-96.15%
Net income from other activities	90	217	409	88.48%
Income from capital contributions and share investments	0	0	0	-
Operating Expenses	1,646	2,022	2,081	2.92%
Net operating profit before credit risk provisions	1,137	1,935	3,146	62.58%
Credit risk provision expenses	418	823	824	0.12%
Profit before tax	719	1,112	2,323	108.90%
Profit after tax	574	887	1,856	109.24%
Return on average equity (ROAE)	10.49%	14.35%	24.71%	-
Dividend payout ratio	0.00%	60.00% (*)	-	-

(*) Extraordinary General Meeting of Shareholders Resolution No. 02/2025/NQ-ĐHĐCĐ dated 15 July 2025 approving Proposal No. 09/TTr-HĐQT dated 19 June 2025 of the Board of Directors of KienlongBank on the adjustment of the retained earnings distribution plan for 2024, and Proposal No. 10/TTr-HĐQT dated 19 June 2025 of the Board of Directors of KienlongBank on the plan to increase charter capital through the issuance

Source: KienlongBank

By the end of 2025, KienlongBank had fulfilled its business objectives with the following consolidated financial indicators:

- ✓ The Bank's total assets reached VND 103,303 billion, representing an increase of 12.07% compared to the end of 2024;

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- ✓ Equity amounted to VND 8,417 billion, an increase of 27.43% compared to the end of 2024. In 2025, KienlongBank increased its charter capital to VND 5,822 billion, up 59.38% compared to the end of 2024;
- ✓ Profit after tax reached VND 1,856 billion, recording an increase of 109.24% compared to 2024. This performance was primarily attributable to KienlongBank’s effective utilization of mobilized funds from the beginning of the year, proactive expansion of non-credit services, and focus on developing a comprehensive digital ecosystem—from electronic transaction channels to modern digital products and services—while accelerating digital transformation and the application of advanced technologies; continuously enhancing service quality and customer experience; combined with effective cost control, strengthened risk management, and improved labor productivity. With these results, KienlongBank achieved 168.27% of the profit target for 2025 as approved by the Bank’s General Meeting of Shareholders.

b) Other indicators

- Net interest income structure:

Table 31: Net interest income structure (Parent Company)

Unit: VND billion

Item	2023		2024		2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Net interest income	2,008	73.47%	3,173	80.96%	3,751	72.57%	18.22%
Net income from service activities	494	18.08%	457	11.66%	852	16.48%	86.43%
Net income from foreign exchange trading activities	59	2.16%	42	1.07%	88	1.70%	109.52%
Net income from trading securities	0	0.00%	0	0.00%	63	1.22%	-
Net income from investment securities	82	3.00%	26	0.66%	1	0.02%	-96.15%
Income from capital contributions and share investments	0	0.00%	4	0.10%	5	0.10%	25.00%
Net income from other activities	90	3.29%	217	5.54%	409	7.91%	88.48%
Total net operating income	2,733	100.00%	3,919	100.00%	5,169	100.00%	31.90%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 32: Net interest income structure (Consolidated)

Unit: VND billion

Item	2023		2024		2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Net interest income	2,038	73.26%	3,191	80.66%	3,768	72.09%	18.08%
Net income from service activities	513	18.44%	480	12.13%	898	17.18%	87.08%
Net income from foreign exchange trading activities	59	2.12%	42	1.06%	88	1.68%	109.52%
Net income from trading securities	0	0.00%	0	0.00%	63	1.22%	-
Net income from investment securities	82	2.95%	26	0.66%	1	0.02%	-96.15%
Income from capital contributions and share investments	0	0.00%	0	0.00%	0	0.00%	-
Net income from other activities	90	3.24%	217	5.49%	409	7.82%	88.48%
Total net operating income	2,782	100.00%	3,956	100.00%	5,227	100.00%	32.13%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

KienlongBank's consolidated net operating income structure comprises two principal components: net interest income and net income from service activities:

- ✓ Net interest income (including interest income from deposits, loan interest income, interest income from securities investments, guarantee fees, and other income from credit activities) accounted for the largest proportion, reaching 72.09% in 2025, compared to 80.66% in 2024. In absolute terms, net interest income amounted to VND 3,768 billion in 2025, representing an increase of 18.08% compared to 2024, mainly driven by strong growth in interest income from deposits and loans.
- ✓ Net income from service activities (net income from service activities such as payment services, asset valuation services, business services, and insurance services, etc.) ranked as the second-largest component, accounting for 17.18% in 2025, compared to 12.13% in 2024. In absolute terms, net income from service activities reached VND 898 billion in 2025, an increase of 87.08% compared to 2024, primarily attributable to strong growth in payment service activities.

In addition, net income from other activities in 2025 reached VND 409 billion (accounting for 7.82% of the net operating income structure in 2025), representing an increase of 88.48% compared to 2024, mainly contributed by increased recovery of written-off bad debts previously

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covered by risk provisions. Net income from foreign exchange trading, trading securities, and investment securities accounted for a relatively small proportion of the Bank's net operating income structure.

- Cost structure within corresponding income

Table 33: Cost structure within corresponding income (Parent Company)

Unit: VND billion

No	Item	2023	2024	2025	% increase/ decrease
1	Interest expenses and similar expenses	5,771	3,938	4,646	17.98%
	<i>Proportion of interest income and similar income</i>	<i>74.19%</i>	<i>55.38%</i>	<i>55.33%</i>	
2	Service operating expenses	50	100	81	-19.00%
	<i>Proportion of service operating income</i>	<i>9.19%</i>	<i>17.95%</i>	<i>8.68%</i>	
3	Operating expenses (personnel expenses, asset-related expenses, administrative and operational expenses, etc.)	1,604	1,986	2,030	2.22%
	<i>Proportion of operating income</i>	<i>58.69%</i>	<i>50.68%</i>	<i>39.27%</i>	
4	Credit risk provision expenses	418	823	824	0.12%
	<i>Proportion of net operating profit before credit risk provisions</i>	<i>37.02%</i>	<i>42.58%</i>	<i>26.23%</i>	

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 34: Cost structure within corresponding income (Consolidated)

Unit: VND billion

No	Item	2023	2024	2025	% increase/de crease
1	Interest expenses and similar expenses	5,741	3,920	4,630	18.11%
	<i>Proportion of interest income and similar income</i>	<i>73.80%</i>	<i>55.13%</i>	<i>55.14%</i>	
2	Service operating expenses	44	94	55	-41.49%
	<i>Proportion of service operating income</i>	<i>7.91%</i>	<i>16.35%</i>	<i>5.78%</i>	

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No	Item	2023	2024	2025	% increase/decrease
3	Operating expenses (personnel expenses, asset-related expenses, administrative and operational expenses, etc.)	1,646	2,022	2,081	2.92%
	<i>Proportion of operating income</i>	<i>59.17%</i>	<i>51.11%</i>	<i>39.81%</i>	
4	Credit risk provision expenses	418	823	824	0.12%
	<i>Proportion of net operating profit before credit risk provisions</i>	<i>36.76%</i>	<i>42.53%</i>	<i>26.19%</i>	

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

During the 2024–2025 period, the Bank’s cost-to-income ratio (CIR) decreased significantly. Specifically, the CIR in 2025 stood at 39.81%, compared to 51.11% in 2024. This improvement was attributable to the Bank’s focus on developing a comprehensive digital ecosystem, accelerating digital transformation, and applying advanced technologies in combination with effective cost control and enhanced labor productivity.

- Operating expense structure

Table 35: Operating expense structure (Parent Company)

Unit: VND billion

Item	2023		2024		2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Staff expenses	989	61.66%	1,294	65.16%	1,245	61.33%	-3.79%
Asset-related expenses	194	12.09%	258	12.99%	286	14.09%	10.85%
Taxes, fees and charges	26	1.62%	26	1.31%	29	1.43%	11.54%
Administrative and operational expenses	314	19.58%	255	12.84%	332	16.35%	30.20%
Deposit insurance expenses	81	5.05%	84	4.23%	103	5.07%	22.62%
Risk provision expenses (excluding provisions for on- and off-balance sheet credit risk; provisions for diminution in value of securities)	0	0.00%	69	3.47%	35	1.72%	-49.28%

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Item	2023		2024		2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Total operating expenses	1,604	100.00%	1,986	100.00%	2,030	100.00%	2.22%

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 36: Operating expense structure (Consolidated)

Unit: VND billion

Item	2023		2024		2025		% increase/decrease
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)	
Staff expenses	1,023	62.15%	1,324	65.48%	1,289	61.94%	-2.64%
Asset-related expenses	200	12.15%	260	12.86%	288	13.84%	10.77%
Taxes, fees and charges	26	1.58%	26	1.29%	29	1.39%	11.54%
Administrative and operational expenses	316	19.19%	258	12.76%	336	16.15%	30.23%
Deposit insurance expenses	81	4.92%	84	4.15%	103	4.95%	22.62%
Risk provision expenses (excluding provisions for on- and off-balance sheet credit risk; provisions for diminution in value of securities)	0	0.00%	70	3.46%	36	1.73%	-48.57%
Total operating expenses	1,646	100.00%	2,022	100.00%	2,081	100.00%	2.92%

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

Based on consolidated data, KienlongBank's total operating expenses in 2025 increased by 2.92% compared to the previous year, reaching VND 2,081 billion. Of this amount, personnel expenses remained the largest cost component, accounting for 61.94% of total operating expenses. Administrative and operational expenses and asset-related expenses ranked second and third, respectively, representing 16.15% and 13.84% of total operating expenses.

a) Opinion of the independent auditor: None.

6.2. Key indicators

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a) Status of receivables and payables

Table 37: Other receivables and payables (Parent Company)

Unit: VND billion

No	Item	31/12/2023	31/12/2024	31/12/2025
I	Receivables	5,724	6,902	5,452
1	Other receivables	4,049	5,286	3,291
2	Accrued interest and fee receivables	1,438	1,393	1,806
3	Other on-balance sheet assets	266	321	483
4	Risk provisions for other on-balance sheet assets	-29	-98	-128
II	Payables	2,733	2,889	3,525
1	Accrued interest and fee payables	1,628	1,010	1,393
2	Other payables and liabilities	1,105	1,879	2,133

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 38: Other receivables and payables (Consolidated)

Unit: VND billion

No	Item	31/12/2023	31/12/2024	31/12/2025
I	Receivables	5,913	7,085	5,699
1	Other receivables	4,054	5,291	3,364
2	Accrued interest and fee receivables	1,438	1,393	1,806
3	Other on-balance sheet assets	450	500	659
4	Risk provisions for other on-balance sheet assets	-29	-99	-130
II	Payables	2,714	2,883	3,525
1	Accrued interest and fee payables	1,608	1,002	1,389
2	Other payables and liabilities	1,106	1,881	2,136

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

b) Bond not yet matured

Table 39: List of outstanding bonds not yet matured

No	Bond Code	Date of Issue	Outstanding par value (VND billion)	Interest rate	Tenor (years)	Key terms and conditions
I 2024						
Public Offering Bonds						
1	KLB7Y202401	21/12/2024	800	Floating	7	Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and satisfying the conditions for inclusion as Tier 2 capital of the Issuer
II 2025						
Public Offering Bonds						
1	KLB7Y202402	29/04/2025	800	Floating	7	Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and meeting the conditions for inclusion as Tier 2 capital of the Issuer
2	KLB7Y202403	31/07/2025	900	Floating	7	Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and meeting the conditions for inclusion as Tier 2 capital of the Issuer
3	KLB7Y202501	10/12/2025	1,000	Floating	7	Non-convertible bonds, without warrants, unsecured, constituting subordinated debt and meeting the conditions for inclusion as Tier 2 capital of the Issuer
Total			3,500			

Source: KienlongBank

c) Statutory payables

Table 40: Status of fulfillment of obligations to the State budget (Parent Company)

Unit: VND billion

Tax Type	Balance as of 31/12/2023	Balance as of 31/12/2024	Incurred during the period		Balance as of 31/12/2025
			Payables	Paid	
Value-added tax (VAT)	6	7	79	53	33
Corporate income tax (CIT)	41	98	464	346	217
Other taxes	11	11	74	69	15
Total	58	116	617	468	265

Source: Audited separate financial statements for FY2023 and FY2024, and the separate financial statements for Q4 2025 of KienlongBank

Table 41: Status of fulfillment of obligations to the State budget (Consolidated)

Unit: VND billion

Tax Type	Balance as of 31/12/2023	Balance as of 31/12/2024	Incurred during the period		Balance as of 31/12/2025
			Payables	Paid	
Value-added tax (VAT)	6	7	84	57	34
Corporate income tax (CIT)	41	99	467	347	219
Other taxes	11	11	74	70	15
Total	58	117	625	474	268

Source: Audited consolidated financial statements for FY2023 and FY2024, and the consolidated financial statements for Q4 2025 of KienlongBank

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6.3 Key financial ratios

Table 42: Key financial ratios (Parent Company)

Item	Unit	31/12/2023	31/12/2024	31/12/2025
1. Capital indicators				
Charter capital	Billion VND	3,653	3,653	5,822
Own capital	Billion VND	7,196	8,917	12,309
Capital adequacy ratio (CAR)	%	9.50	12.00	14.26
2. Asset quality				
Overdue loan ratio	%	2.30	2.69	2.56
Non-performing loan ratio	%	1.42	1.60	1.58
(Outstanding loans and advances to customers + loans to other credit institutions) / Total assets	%	62.59	66.42	69.13
Earning assets / Total on-balance sheet assets	%	91.29	90.95	93.25
3. Liquidity				
Average high-liquidity assets / Average total assets	%	15.96	15.72	21.04
Ratio of short-term funding used for medium- and long-term lending	%	23.26	23.56	14.22
Loan-to-deposit ratio	%	68.20	74.11	78.13
4. Operating performance				
Profit before tax / Average equity	%	13.07	18.04	30.98
Profit before tax / Average total assets	%	0.82	1.23	2.36
Net interest margin (NIM)	%	2.58	3.83	4.10
Profit after tax / Average total assets	%	0.66	0.99	1.89
Profit after tax / Average equity	%	10.43	14.41	24.77
Earnings per share (EPS)	VND/cp	1,588	2,453	3,203
Service income / Total income	%	18.07	11.65	16.48
Net service income / Profit before tax	%	69.39	41.15	36.77

Source: KienlongBank

Table 43: Key financial ratios (Consolidated)

Item	Unit	31/12/2023	31/12/2024	31/12/2025
1. Capital indicators				

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Item	Unit	31/12/2023	31/12/2024	31/12/2025
Charter capital	<i>Billion VND</i>	3,653	3,653	5,822
Own capital	<i>Billion VND</i>	7,349	9,068	12,342
Capital adequacy ratio (CAR)	%	9.73	12.27	14.38
2. Asset quality				
Overdue loan ratio	%	2.30	2.69	2.56
Non-performing loan ratio	%	1.42	1.60	1.58
(Outstanding loans and advances to customers + loans to other credit institutions) / Total assets	%	62.81	66.65	69.13
Earning assets / Total on-balance sheet assets	%	91.61	91.26	93.48
3. Liquidity				
Average high-liquidity assets / Average total assets	%	16.01	15.78	21.10
Ratio of short-term funding used for medium- and long-term lending	%	22.40	22.90	13.34
Loan-to-deposit ratio	%	68.48	74.32	78.29
4. Operating performance				
Profit before tax / Average equity	%	1.14	17.99	30.93
Profit before tax / Average total assets	%	0.83	1.24	2.38
Net interest margin (NIM)	%	2.62	3.85	4.12
Profit after tax / Average total assets	%	0.66	0.99	1.90
Profit after tax / Average equity	%	10.49	14.36	24.71
Earnings per share (EPS)	<i>VND/cp</i>	1,588	2,455	3,209
Service income / Total income	%	18.43	12.14	17.17
Net service income / Profit before tax	%	71.35	43.21	38.65

Source: KienlongBank

- Opinion of the independent auditor: None.

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7. Update on Revenue and Profit Plan in the Prospectus

7.1 Target

Table 44: Consolidated profit plan for 2026

Unit: VND billion

Items	2025	2026	
		Projected plan (*)	% increase/ decrease compared to 2025
Net interest income (VND billion)	3,768	4,168	10.62%
Profit after tax (VND billion)	1,856	2,160	16.38%
Profit after tax / Net interest income	49.26%	51.82%	2.57%
Profit after tax / Average equity	24.71%	22.74%	-1.97%
Dividend payout ratio	-	-	-

Source: KienlongBank

7.2 Basis for Achieving the Revenue, Profit and Dividend Plan

In order to achieve the profit plan for 2026, KienlongBank has developed its business plan and assessed the feasibility of meeting the above targets based on the following grounds:

- Based on the projected credit growth rate of 9.93% in 2026. This credit growth level is considered feasible and consistent with KienlongBank’s actual operational capacity.
- Based on the positive growth of net service income during the period 2021–2025. The Bank will continue to maintain and enhance net income from service activities to contribute to overall profitability.
- Based on expected benefits derived from the application of digital technology in improving products, services, and the Bank’s management and governance activities.

7.3 Assessment of the Consultant on the Revenue and Profit Plan

As a professional consulting organization, SHS has collected information and conducted careful and reasonable research and analysis necessary to provide its assessment of the Bank’s profit plan. KienlongBank possesses a nationwide network of branches and transaction offices. At the same time, the Bank has kept pace with digital transformation trends in banking technology, enabling it to effectively leverage its existing advantages. We also highly appreciate the Bank’s Board of Directors, executive management, and staff for their professional qualifications, experience, and strong commitment to the sustainable development of KienlongBank.

Based on the information collected and after analyzing the Bank’s current business operations and financial condition, SHS believes that the revenue (net interest income) and profit plan projected

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for 2026 is appropriate and feasible, provided that no adverse, abnormal, or force majeure events materially affect the Bank's business operations.

We would like to emphasize that the above opinions are provided from the perspective of an independent consulting organization, based on selectively collected information and financial theories, and do not imply any guarantee of the value of securities or the certainty of forecasted figures. These opinions are for reference purposes only, and potential investors should carefully consider their own investment decisions before investing in KienlongBank's bonds.

A. OTHER INFORMATION

1. Update on Persons Responsible for the Contents of the Prospectus

1.1 Issuing Organization

Mr. Tran Ngoc Minh	Position: Chairman of the Board of Directors
Mr. Tran Hong Minh	Position: General Director
Ms. Vu Dang Xuan Vinh	Position: Chief Accountant

1.2 Consulting Organisation

Legal Representative: Mr. Nguyen Duy Linh Position: General Director

2. Update on Economic Risks in the Prospectus

In 2025, Vietnam's GDP growth reached **8.02%**, showing positive growth in the context of a global economy with many fluctuations and difficulties. Of the total increase in gross value added of the entire economy, the agriculture, forestry and fishery sector increased by **3.78%**, contributing **5.30%**; the industry and construction sector increased by **8.95%**, contributing **43.62%**; and the service sector increased by **8.62%**, contributing **51.08%**. Disbursed foreign direct investment in Vietnam in 2025 reached **USD 27.62 billion**, increasing **9.0%** compared to the previous year. Export and import turnover of goods in 2025 reached **USD 475.04 billion** (up **17.0%** year-on-year) and **USD 455.01 billion** (up **19.4%** year-on-year), respectively. Regarding inflation, the consumer price index (CPI) in 2025 increased by **3.31%**, remaining within the Government's inflation target.

In 2026, a number of risks may continue to affect Vietnam's economic growth and stability as well as KienlongBank's operating results, including:

- **Objective risks:** (i) Political risks and economic fluctuations with global influence that may directly affect Vietnam's export activities and FDI attraction, including increasing global trade protectionism; ongoing and expanding political and military conflicts in multiple countries/regions such as Russia-Ukraine, the Middle East, the United States-Venezuela, etc.; the risk of asset bubbles from artificial intelligence (AI) technology; and (ii) phenomena and consequences of climate change such as saltwater intrusion, droughts,

storms, floods, and upstream water resource exploitation, which directly adversely affect agricultural production and spread to processing and trading sectors of agricultural products.

- **Risks from internal factors of the economy:** (i) the risk of low-quality growth as Vietnam's economy still heavily depends on the accumulation of production factors such as capital, labor, and natural resources, and especially on external growth drivers, lacking sustainability, while the contribution of total factor productivity to GDP is low and slow to improve; (ii) limited improvement in economic competitiveness, especially in the context of economic restructuring, unbalanced development of financial markets, and low levels of technological readiness and enterprise development; and (iii) low quality of human resources, low labor productivity, and limited ability to apply science and technology, particularly in the context of the Fourth Industrial Revolution.

KienlongBank operates in the banking sector, which is directly affected by both objective and internal economic risks and also has a significant impact on input costs of other business sectors. Any economic change may significantly and adversely affect the Issuer's business activities, financial condition, business results, and the plan for using proceeds from the offering.

3. Update on general information of the Issuer in the Prospectus

Stock exchange: Ho Chi Minh City Stock Exchange (HOSE)

Logo: 

Operating licenses: License No. 0056/NH-GP issued by the State Bank of Vietnam ("SBV") on 18/09/1995 ("License 0056"); Decision No. 255/QĐ-NH5 issued by the SBV on 18/09/1995 ("Decision 255"); Banking establishment license No. 1115/GP-UB issued by the People's Committee of Kien Giang Province on 02/10/1995; Decision No. 2434/QĐ-NHNN issued by the SBV on 25/12/2006; Decision No. 3462/QĐ-NHNN issued by the SBV on 15/10/2025; Decision No. 2898/QĐ-QLGS5 issued by the SBV on 27/10/2025, and amendments and supplements to License 0056 and Decision 255.

4. Update on summary of formation and development history in the Prospectus

Addition of an important milestone in 2025:

- KienlongBank's shares were approved for listing on HOSE pursuant to Decision No.1227/QĐ-SGDHCM dated 18/12/2025 issued by the Ho Chi Minh City Stock Exchange.

5. Update on Risk Management and Capital Preservation in the Prospectus

5.1 Credit Risk Management

Credit risk is the possibility of losses arising in banking activities due to customers failing to perform or being unable to perform their obligations as committed. In order to ensure effective credit risk management, KienlongBank has established and maintained a stringent credit risk management policy system consisting of multiple specific steps, with connectivity, inheritance, and full control checkpoints, and ensuring the three lines of defense model in accordance with Circular No. 13/2018/TT-NHNN dated 18/05/2018 ("Circular 13"). The credit risk management



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documentation system at KienlongBank includes: the risk management framework regulation, credit risk management regulation, risk appetite, credit orientation, credit limit system, regulations on environmental and social risk management in lending activities, etc. The credit risk management policies at KienlongBank have been completed and are regularly reviewed and assessed on an annual basis. After review, the regulations, indicators, and risk thresholds are submitted to competent authorities for consideration and decision on amendment and supplementation in order to enhance governance capacity, approach the latest international standards and best practices, and maintain prudence under response scenarios in the context of a complex and evolving economy.

In addition, KienlongBank also maintains a management information system and a comprehensive and detailed portfolio management reporting system to identify and provide early warnings of potential risks, implement timely handling measures, and ensure the quality of the credit portfolio. Furthermore, KienlongBank is gradually improving its credit risk management activities in line with the latest international standards and practices through various projects. In parallel with fully applying Basel II across all three pillars, fully complying with Circular 13 and Circular No. 41/2016/TT-NHNN dated 30/12/2016 (“Circular 41”), KienlongBank has proactively researched capital calculation for credit risk under the standardized approach through the Basel III implementation project.

In 2025, KienlongBank implemented the development of a new internal credit rating system (ICRS) and officially put this system into operation throughout the entire credit appraisal and approval process. The application of the ICRS enables the Bank to standardize customer creditworthiness assessment using a quantitative and consistent approach, thereby enhancing compliance with legal requirements, State Bank regulations, and approaching international risk management standards. The ICRS plays a key role in quantifying credit risk, enhancing objectivity, transparency, and discipline in credit decision-making, while supporting the Bank in controlling the quality of the credit portfolio in a prudent and sustainable manner.

Based on the established data infrastructure and risk management system, in 2026, KienlongBank plans to continue implementing projects to develop rule-based models and systems serving automated digital credit approval for various customer segments, while simultaneously developing an enhanced early warning system to strengthen real-time risk identification capability, improve credit portfolio management quality, and be more proactive in the prevention, control, and handling of non-performing loans.

In addition, from 2026, KienlongBank will officially apply the standardized approach in capital calculation for customer credit risk under the early adoption roadmap of Circular No. 14/2025/TT-NHNN dated 30/06/2025 (“Circular 14”) issued by the State Bank of Vietnam. The proactive early application of this regulation not only contributes to enhancing capital adequacy and the Bank’s resilience to macroeconomic fluctuations, but also demonstrates a prudent, transparent, and sustainable development orientation, thereby strengthening the confidence of investors, partners, and the market in KienlongBank’s financial capacity and risk governance.

All credit processes, policies, and products are reviewed and assessed by the three lines of defense prior to issuance to ensure control and prevention of systemic credit risk. In addition, the credit risk management documentation system is periodically reviewed and evaluated to make

adjustments in line with the Bank’s business orientation, operational practices, and risk management objectives in each period.

5.2 Risk Management Orientation for 2026

Entering the period from 2026 onward, KienlongBank identifies risk management as one of the strategic pillars in its sustainable development process, aiming to ensure safe and effective operations and compliance with State Bank regulations as well as advanced international banking governance standards. Based on Circular 14 on capital adequacy ratios – the new legal framework replacing Circular 41 – KienlongBank considers this an important foundation for continuing to standardize and enhance the quality of risk management in the next phase.

According to the early adoption roadmap, from 2026, KienlongBank will officially apply Circular 14 in the calculation of capital adequacy ratios, including the application of the standardized approach to customer credit risk. This implementation not only helps the Bank standardize risk measurement methods and capital allocation according to the actual risk level of the asset portfolio, but also contributes to improving capital adequacy, strengthening resilience to macroeconomic fluctuations, and supporting credit growth orientation in a prudent, effective, and sustainable manner.

Through proactive early compliance and full application of new standards, KienlongBank affirms its commitment to building a solid financial foundation, enhancing reputation and credibility among investors, partners, and the market, thereby creating a premise for stable and sustainable long-term development.

In addition to enhancing risk management capacity in accordance with Basel III, KienlongBank will strongly invest in technology, promote data application and automation in risk management, enhance staff capability, and internal control mechanisms. The Bank will also continue to develop and upgrade risk calculation tools and management models to monitor, measure, and provide timely warnings, ensuring compliance with safety ratios as regulated by the State Bank. At the same time, strengthening the three lines of defense model will be intensified to improve internal control effectiveness, ensure stable operations, and move toward sustainable development.

In 2026, KienlongBank will focus on finalizing and publishing the 2025 Sustainability Report, expected in April 2026, ensuring compliance with international standards (GRI, SASB, TCFD) and domestic regulations. In addition, KienlongBank will continue implementing ESG initiatives approved within the Bank’s overall sustainable development strategy to promote emission reduction programs, energy efficiency, and green finance.

These steps not only help the Bank comply with State Bank regulations and advanced practices, but also create a solid foundation for sustainable development, enhance competitive advantages, and optimize long-term operational efficiency.

6. Update on Business Development Projects in the Prospectus

No	Project name	Implementation progress	Assessment of Project Impact on KienlongBank’s Business
1	Project for implementation of the Loan Origination and	The project has completed core functionalities to serve the Bank’s credit granting activities, particularly	The LOS system has a significant impact on credit activities at KienlongBank, specifically:

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No	Project name	Implementation progress	Assessment of Project Impact on KienlongBank's Business
	Management System (LOS)	supporting the transition to a centralized credit approval model (since June 2025). The project continues to develop new features to support and enhance user experience.	<ul style="list-style-type: none"> - Digitizing the entire credit granting process at the Bank, establishing a diverse input data repository with complete information related to credit facilities; - Enabling control and measurement of labor productivity and service level agreements (SLA) across the entire credit granting process; - Controlling and mitigating certain risks during the credit granting process through centralized control and storage of dossiers within a single system; - Enhancing employee productivity through automation of certain operations that are currently performed manually in the credit granting process.
2	Comprehensive upgrade project of KienlongBank Mobile Banking application	<p>The project continuously develops and goes live with new features on the KienlongBank Mobile Banking application (KienlongBank Plus).</p> <p>Currently, the project continues to develop and add new features to the KienlongBank Plus application in order to best serve customer needs and deliver the best possible customer experience on the digital platform</p>	The project has a significant impact on KienlongBank's business operations, particularly with a substantial effect on the retail customer segment. Specifically, the upgrading of existing features and the development of a diverse range of new features/products/services will help enhance customer experience (especially for individual customers and household businesses) when using KienlongBank's services, thereby attracting more new customers to the Bank and increasing the loyalty of existing customers.
3	Project for transforming and deploying the App Sale and Web Sale systems for collaborators and sales staff	The project has completed the pilot implementation of the Kiloba Business system (a website and application system for collaborators of daily installment products).	The project helps increase the level of automation in the workflow for customer outreach and product-service consultation, enhances cross-selling capability, thereby optimizing efficiency and work productivity of sales staff and collaborators, and improving the Bank's overall business performance.
4	Project applying artificial intelligence (AI)	The project is being implemented in phases. To date, several chatbots supporting the daily work of employees have been	The project helps reduce the processing time of manual tasks and improve labor productivity of employees through the application of AI in the daily operations of the units.

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No	Project name	Implementation progress	Assessment of Project Impact on KienlongBank's Business
	technology to operations	completed, and the deployment of AI Agents is underway with the objective of reducing the workload of business units by 30%.	
5	Basel III implementation project	The project has been successfully completed and is currently under review and fine-tuning to meet the requirements stipulated in Circular No. 14 of the State Bank of Vietnam.	The Basel III project has marked an important milestone in the journey to enhance risk management capacity and operational safety at KienlongBank. Building on the notable achievements from the successful implementation of the Basel III project, KienlongBank continues to apply risk management standards in line with international practices, while concurrently revising methodologies and systems in accordance with Circular No. 14 issued by the State Bank of Vietnam. The implementation of Basel III not only strengthens the Bank's solid financial foundation but also creates momentum for sustainable business development, affirming KienlongBank's commitment to building a modern, transparent, and safe banking institution.
6	Internal Credit Rating Software Development Project	The project has been completed and officially deployed for actual operation since November 2025.	The project enables the integration of new data and tools from multiple sources across the Bank, allowing credit risk to be assessed in a more flexible and comprehensive manner compared to existing tools. As a result, it provides a more holistic and in-depth view of the risk profile of each customer as well as the entire credit portfolio. This is of significant importance in supporting more accurate credit decision-making, thereby reducing non-performing loan risk and optimizing profitability. The internal credit rating software system is expected to automate the rating process, ensure effective control over the rating workflow, and retain historical data for future use in model validation and model enhancement.

Source: KienlongBank

7. Update on Business Strategy in the Prospectus

KienlongBank Strategic Vision

Based on close adherence to the orientations of the Government and the State Bank of Vietnam (SBV), KienlongBank steadfastly implements key business strategies aimed at strengthening its position within Vietnam's financial and banking system. The year 2026 is identified as an

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important milestone in the Bank's digital transformation roadmap, in which comprehensive digitalization plays a dual role as both a driver of growth and a foundation for KienlongBank's sustainable development model.

Within this long-term strategy, KienlongBank takes sustainable development as the guiding principle for all activities. Alongside maintaining stable growth momentum, the Bank focuses on enhancing technological capabilities, applying innovation, diversifying digital products and services across multiple platforms, and developing high-quality human resources. In addition, KienlongBank places strong emphasis on improving risk management capabilities in accordance with international standards, moving toward full implementation of Basel III in corporate governance, thereby ensuring capital safety, enhancing transparency, and gradually integrating into global financial practices.

Accordingly, KienlongBank's key business orientations for 2026, with a vision toward 2030, are defined as follows:

❖ **Enhancing Technology Application**

KienlongBank identifies digital transformation as a strategic pillar to enhance competitiveness and create differentiated advantages in the financial banking market, with a focus on:

- **Accelerating comprehensive digital transformation:** The Bank selects digitalization of its operating platform as a breakthrough strategy, providing a multi-utility, personalized customer journey with 24/7 service availability. In parallel with strengthening corporate governance systems, KienlongBank will connect with e-commerce platforms and financial institutions to build a comprehensive digital financial ecosystem, with products and services tailored to specific customer segments.
- **Applying advanced technologies:** The Bank focuses on investing in modern information technology infrastructure and deploying artificial intelligence (AI), machine learning, and big data solutions. These technologies help optimize operational processes, support market analysis and forecasting, enhance risk management capabilities, improve customer experience, and expand opportunities for developing personalized new products.
- **Developing digital banking:** KienlongBank cooperates with technology companies to build innovative financial solutions and enhance the quality of online services. Key products include MyShop & Paybox, KienlongBank Pay, the KienlongBank Plus application, the STM machine system, and modern payment devices. At the same time, the Bank expands its digital ecosystem through cooperation with e-commerce partners and banking agents, providing customers with convenient financial experiences and increased value at a single touchpoint.

❖ **Optimizing the Transaction Network**

KienlongBank orients its network development toward a flexible model combining modern technology and community accessibility, aiming to expand brand coverage and increase customer service opportunities nationwide, specifically:

- **Optimizing modern transaction points:** Instead of focusing solely on increasing the number of traditional branches or transaction offices, the Bank prioritizes operating automated banking transaction machines (STM). This is a cost-optimized solution that enhances flexibility while meeting customers' needs for fast and convenient transactions. KienlongBank places particular emphasis on deploying STM models in rural, remote, and

underserved areas where access to banking services remains limited, thereby enhancing access to financial services and social value.

- **Entering new markets:** In addition to consolidating existing markets, the Bank will continue to explore and develop operations in key provinces, cities, and dynamic economic regions to expand its customer base, increase brand recognition, and strengthen its position in Vietnam's financial market.

❖ **Diversifying Products and Services**

KienlongBank orients the development of products and services toward diversification, digitalization, and alignment with priority sectors of the economy to comprehensively meet customer needs and enhance sustainable profitability.

- **Enhancing digital product and service content:** The Bank will continue deploying integrated digital financial products developed from existing platforms, while applying AI technology to support faster and more accurate customer service. This enhances service personalization and customer experience.
- **Diversifying the product portfolio:** KienlongBank provides credit products tailored to different customer segments, including small and medium-sized enterprises, individual customers, and specialized credit packages such as agricultural credit and consumer credit. The Bank also designs products based on the characteristics of specific business regions, for example preferential loan packages for the Vietnam Women's Union or dedicated support programs for SME customers. In parallel, KienlongBank expands into wealth management services, investment advisory, and other value-added products to strengthen long-term customer relationships.
- **Focusing on priority sectors:** The Bank prioritizes the development of products and services in key sectors that drive economic growth, including agriculture and rural areas, production and business activities, green credit, and climate impact mitigation projects. This orientation supports national economic development objectives while aligning with the Bank's ESG and sustainable development strategy

❖ **Strengthening Risk Management and Compliance**

KienlongBank identifies risk management and compliance as the core foundation to ensure sustainable, stable development and enhance credibility in the financial market.

- **Risk management:** The Bank focuses on strengthening its comprehensive risk management system, applying modern technologies to monitor, identify, and manage risks in a timely manner. With the objective of safe and sustainable development, KienlongBank implements a Basel III adoption roadmap as part of its long-term strategy. The focus is on enhancing governance capabilities in line with international practices, strengthening non-performing loan resolution, promoting cashless payments, and digital transformation in management. Basel III implementation not only enables the Bank to maintain more prudent capital adequacy ratios but also establishes a system of safety indicators and stress testing across various risk types.



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This contributes to improved credit ratings and facilitates KienlongBank's access to international capital markets.

- **Compliance:** KienlongBank commits to full compliance with applicable laws and regulations and international standards in the financial-banking sector. The Bank considers this a key factor in maintaining the trust of regulators, customers, and especially investors.

❖ **Human Resource Development**

KienlongBank considers human resources a strategic asset and a decisive factor in the success of digital transformation and sustainable development.

- **Training and development:** The Bank prioritizes investment in training and human resource development, viewing this as an essential foundation for achieving modernization goals. Training programs are conducted regularly, focusing not only on professional expertise but also on technology application skills and adaptation to the digital environment. After nearly three decades of formation and development, KienlongBank has built a working environment with its own identity – the “Kien Long family” culture. In particular, the Bank emphasizes developing successor teams, creating opportunities and motivation for successive generations of employees to inherit, preserve, and promote cultural values, contributing to the organization's long-term development.
- **Remuneration policies:** KienlongBank consistently values the role of its workforce in its development strategy. The Bank has established competitive salary, bonus, and welfare policies, placing it among banks with relatively high average income levels in the market. In addition, KienlongBank focuses on building a comprehensive welfare mechanism aimed at balancing interests, strengthening employee engagement, and improving quality of life.

❖ **ESG Development and Social Responsibility**

KienlongBank identifies sustainable development as a consistent orientation throughout its operating strategy, closely associated with responsibility toward the environment, society, and the community.

- **Sustainable development strategy:** The Bank actively implements social responsibility activities, focusing on environmental protection, community development, and quality-of-life improvement. Community support, education, and charity programs are carried out regularly, making practical contributions to sustainable social development. KienlongBank also prioritizes the development of green office models, promotion of green credit, and application of strict risk management to ensure stable operations amid market fluctuations. Through concrete and practical actions, the Bank spreads a sense of responsibility among employees and the community while advancing its core business mission.
- **ESG commitment:** KienlongBank strengthens supervision and governance capacity to meet international Environmental (E), Social (S), and Governance (G) standards in banking operations. In alignment with the Government's “Net Zero 2050” target, the Bank emphasizes

raising community awareness and accelerating the use and transition to renewable energy, thereby reducing emissions and affirming its long-term commitment to sustainable development.

With a clearly defined business strategy and a specific implementation roadmap, KienlongBank is gradually affirming its position within Vietnam’s financial and banking system. Strong commitment from the Board of Management, together with the collective spirit of all employees, forms a critical foundation enabling the Bank to maintain stable growth, enhance competitiveness, and move toward sustainable development. KienlongBank believes it will continue to best meet customer needs, increase value for shareholders and investors, and make positive contributions to the overall development of Vietnam’s economy in the coming years.

8. Update of information on Members of the Board of Directors, the Board of Supervisors, the Board of Management, and the Chief Accountant in the Prospectus

8.1 Update detailed information of each member of the Board of Directors of KienlongBank

➤ **Board of Directors’ remuneration**

Item (Unit: billiond VND)	2023	2024	2025
Total remuneration paid	21	19	24

8.1.1 Mr. Tran Ngoc Minh – Chairman of the Board of Directors

- Number of KienlongBank shares owned by the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of KienlongBank shares owned by related persons of the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests in KienlongBank:
 - o Information on contracts and transactions that are being implemented or have been entered into but not yet implemented between the Issuer, subsidiaries of the Issuer, companies in which the Issuer holds more than 50% of charter capital, and the Board member and related persons of the Board member as at 31/12/2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Tran Ngoc Minh	Chairman of the Board of Directors	Deposits at KienlongBank	The Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
Other individuals	Related persons of Chairman Tran Ngoc Minh	Deposits at KienlongBank and/or purchase of bonds	

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Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
		issued by KienlongBank	

8.1.2 Ms. Nguyen Thi Hong Hanh – Vice Chairwoman of the Board of Directors

- Working Experience:

Time period	Position	Place of Employment
10/2020 - 04/2025	Member of the Board of Directors	Sunshine Homes Development Joint Stock Company
10/2020 – Present	Deputy General Director	Sunshine Homes Development Joint Stock Company

- Positions currently held at other organizations:

- o Deputy General Director, Sunshine Homes Development Joint Stock Company;
- o Member of the Board of Directors, Smartmind Securities Joint Stock Company.

- Number of KienlongBank shares owned by the member as of 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.

- Number of KienlongBank shares owned by related persons of the member as of 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.

- Related interests with KienlongBank:

- o Information on contracts and transactions that are being performed or have been signed but not yet performed between the Issuer, subsidiaries of the Issuer, companies in which the Issuer holds more than 50% of charter capital, and the Board member and related persons of the Board member as of 31/12/2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Nguyen Thi Hong Hanh	Vice Chairwoman of the Board of Directors	Deposits at KienlongBank	The Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
		Vehicle leasing contract	
Sunshine Homes Development Joint Stock Company	Related organization of Vice Chairwoman of the Board of Directors	Deposits at KienlongBank	
Smartmind Securities Joint Stock Company			

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
	Nguyen Thi Hong Hanh		

8.1.3 Mr. Bui Thanh Hai – Member of the Board of Directors

- Number of KienlongBank shares held by the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of KienlongBank shares held by related persons of the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with respect to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, companies in which the Issuing Organization holds more than 50% of charter capital, and the Member of the Board of Directors and related persons of the Member of the Board of Directors as at 31/12/2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Bui Thanh Hai	Member of the Board of Directors	Deposits at KienlongBank	The Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
Other individuals	Related persons of Member of the Board of Directors Bui Thanh Hai		

8.1.4 Mr. Le Khac Gia Bao – Member of the Board of Directors

- Number of KienlongBank shares held by the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of KienlongBank shares held by related persons of the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with respect to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, companies in which the Issuing Organization holds more than 50% of charter capital, and the Member of the Board of Directors and related persons of the Member of the Board of Directors as at 31/12/2025:

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Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Le Khac Gia Bao	Member of the Board of Directors	Deposits at KienlongBank	The Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
Other individuals	Related persons of Member of the Board of Directors Le Khac Gia Bao		

8.1.5 Mr. Nguyen Cao Cuong – Member of the Board of Directors

- Number of KienlongBank shares held by the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of KienlongBank shares held by related persons of the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with respect to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, companies in which the Issuing Organization holds more than 50% of charter capital, and the Member of the Board of Directors and related persons of the Member of the Board of Directors as at 31/12/2025: None.

8.1.6 Ms. Nguyen Thi Thanh Huong – Member of the Board of Directors

- Number of KienlongBank shares held by the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of KienlongBank shares held by related persons of the member as at 31/12/2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with respect to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, companies in which the Issuing Organization holds more than 50% of charter capital, and the Member of the Board of Directors and related persons of the Member of the Board of Directors as at 31/12/2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Nguyen Thi Thanh Huong	Member of the Board of Directors	Vehicle leasing contract	The Board of Directors of KienlongBank (pursuant to

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
			Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.1.7 Ms. Nguyen Thuy Nguyen – Independent Member of the Board of Directors

- Number of KienlongBank shares held by the member as at 31/12/2025: 2,980,704 shares, equivalent to 0.51% of the charter capital.
- Number of KienlongBank shares held by related persons of the member as at 31/12/2025: 0 shares, equivalent to 0.00% of the charter capital.
- Related interests with respect to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, companies in which the Issuing Organization holds more than 50% of the charter capital, and the Member of the Board of Directors and related persons of the Member of the Board of Directors as at 31/12/2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Nguyen Thuy Nguyen	Member of the Board of Directors	Deposits at KienlongBank	The Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
		Vehicle leasing contract	
S.I Development Joint Stock Company	Related organization of Board Member Nguyen Thuy Nguyen	Deposits at KienlongBank	

8.1.8 Mr. Nguyen Chi Hieu – Independent Member of the Board of Directors

- Number of KienlongBank shares held by the member as at 31/12/2025: 0 shares, equivalent to 0.00% of the charter capital.
- Number of KienlongBank shares held by related persons of the member as at 31/12/2025: 0 shares, equivalent to 0.00% of the charter capital.
- Related interests with respect to KienlongBank:

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- Information on contracts and transactions that are being performed or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, companies in which the Issuing Organization holds more than 50% of the charter capital, and the Member of the Board of Directors and related persons of the Member of the Board of Directors as at 31/12/2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Nguyen Chi Hieu	Independent Member of the Board of Directors	Vehicle leasing contract	The Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.1.9 Mr. Kim Minh Tuan – Independent Member of the Board of Directors

- Number of shares of KienlongBank owned by the member as of 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of shares of KienlongBank owned by persons related to the member as of 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with KienlongBank:
 - Information on contracts and transactions that are being performed or have been executed but not yet performed between the Issuer, subsidiaries of the Issuer, companies in which the Issuer holds more than 50% of charter capital, and the Member of the Board of Directors and persons related to the Member of the Board of Directors as of 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Kim Minh Tuan	Independent Member of the Board of Directors	Deposits at KienlongBank	The Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.2 Update of detailed information of each member of the Board of Supervisors

➤ Remuneration of the Board of Supervisors

Item (unit: VND billion)	2023	2024	2025
Total remuneration paid	7	6	7

8.2.1 Ms. Do Thi Tuyet Trinh – Head of the Board of Supervisors

- Number of shares of KienlongBank owned by the member as of 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of shares of KienlongBank owned by persons related to the member as of 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with KienlongBank:
 - o Information on contracts and transactions that are being performed or have been executed but not yet performed between the Issuer, subsidiaries of the Issuer, companies in which the Issuer holds more than 50% of charter capital, and the Member of the Board of Supervisors and persons related to the Member of the Board of Supervisors as of 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Do Thi Tuyet Trinh	Head of the Board of Supervisors	Deposits and Bonds at KienlongBank	Board of Directors of KienlongBank (pursuant to Resolution No. 05/NQ-HDQT dated 01 February 2024)
		Vehicle leasing contract	
Other individuals	Persons related to Ms. Do Thi Tuyet Trinh – Head of the Board of Supervisors	Deposits at KienlongBank	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.2.2 Mr. Dang Minh Quan – Member of the Board of Supervisors

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.

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- Number of shares of KienlongBank owned by persons related to the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.
- Related interests in relation to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of the charter capital, and the Member of the Board of Supervisors and his related persons as at 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Other individuals	Persons related to Mr Dang Minh Quan – Member of the Board of Supervisors	Deposits at KienlongBank	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.2.3 Ms. Hoang Thi Phuong – Member of the Board of Supervisors

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.
- Number of shares of KienlongBank owned by persons related to the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.
- Related interests in relation to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of the charter capital, and the Member of the Board of Supervisors and her related persons as at 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Hoang Thi Phuong	Member of the Board of Supervisors	Deposits and Bonds at KienlongBank	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

Other individuals	Persons related to Ms Hoang Thi Phuong – Member of the Board of Supervisors	Deposits at KienlongBank	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
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8.2.4 Ms. Nguyen Thi Khanh Phuong – Member of the Board of Supervisors

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.
- Number of shares of KienlongBank owned by persons related to the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.
- Related interests in relation to KienlongBank:
 - o Information on contracts and transactions that are being performed or have been executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of the charter capital, and the Member of the Board of Supervisors and her related persons as at 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Nguyen Thi Khanh Phuong	Member of the Board of Supervisors	KienlongBank's bonds	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.2.5 Mr. Dao Ngoc Hai – Member of the Board of Supervisors

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.
- Number of shares of KienlongBank owned by persons related to the member as at 31 December 2025: 0 shares, representing 0.00% of the charter capital.
- Related interests in relation to KienlongBank:

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- Information on contracts and transactions that are being performed or have been executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of the charter capital, and the Member of the Board of Supervisors and his related persons as at 31 December 2025: None.

8.3 Updated detailed information of each member of the Board of Management and the Chief Accountant

Table 45: List of members of the Board of Management and the Chief Accountant

No	Name	Position
1	Mr. Tran Hong Minh	General Director
2	Mr. Nguyen Hoang An	Deputy General Director
3	Mr. Nguyen Van Minh	Deputy General Director
4	Mr. Tran Van Thai Binh	Deputy General Director
5	Ms. Nguyen Thi Hong Van	Deputy General Director
6	Ms. Vu Dang Xuan Vinh	Chief Accountant

Source: KienlongBank

➤ Salary and bonus of the Board of Management and the Chief Accountant

Indicator (unit: VND billion)	2023	2024	2025
Salary and bonus paid	19	18	17

8.3.1 Mr. Tran Hong Minh – General Director

- Working experience:

Time period	Position	Place of Employment
10/2007 - 09/2008	Officer	Vietnam Prosperity Joint Stock Commercial Bank (VPBank) – Thang Long Branch
10/2008 - 11/2010	Credit Specialist	LienVietPost Joint Stock Commercial Bank – Giang Vo Transaction Office
12/2010 - 09/2012	Team Leader - Credit Department	LienVietPost Joint Stock Commercial Bank – Giang Vo Transaction Office
09/2012 - 01/2013	Group Leader - Customer Department	LienVietPost Joint Stock Commercial Bank – Dong Do Branch
01/2013 - 09/2013	Deputy Head - Customer Department	LienVietPost Joint Stock Commercial Bank – Dong Do Branch
09/2013 - 02/2014	Acting Head - Customer Department	LienVietPost Joint Stock Commercial Bank – Dong Do Branch

UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

Time period	Position	Place of Employment
02/2014 - 11/2016	Head of Customer Department	LienVietPost Joint Stock Commercial Bank – Dong Do Branch
11/2016 - 03/2021	Deputy Director cum Head of Customer Department (Board of Management)	LienVietPost Joint Stock Commercial Bank – Dong Do Branch
03/2021 - 11/2022	Director, Northern Key Customer Center	Kien Long Commercial Joint Stock Bank
11/2022 - 07/2024	Deputy Chief Executive Officer (Deputy CEO)	Kien Long Commercial Joint Stock Bank
07/2024 - 12/2025	Acting Chief Executive Officer	Kien Long Commercial Joint Stock Bank
12/2025 – Present	Chief Executive Officer (CEO)	Kien Long Commercial Joint Stock Bank

- Current position held at KienlongBank: General Director.
- Number of KienlongBank shares held by the member as of 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of KienlongBank shares held by the member’s related persons as of 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with KienlongBank:
 - o Information on contracts and transactions that are being implemented or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, or companies in which the Issuing Organization holds more than 50% of charter capital, and members of the Board of Management and their related persons, as of 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Tran Hong Minh	General Director	Deposits at KienlongBank	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.3.2 Mr. Nguyen Hoang An – Deputy General Director

- Number of KienlongBank shares held by the member as of 31 December 2025: 9,763 shares, equivalent to 0.002% of charter capital.

UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

- Number of KienlongBank shares held by the member’s related persons as of 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests with KienlongBank:
 - o Information on contracts and transactions that are being implemented or have been entered into but not yet performed between the Issuing Organization, its subsidiaries, or companies in which the Issuing Organization holds more than 50% of charter capital, and members of the Board of Management and their related persons, as of 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Nguyen Hoang An	Deputy General Director	Deposits at KienlongBank	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024
Other individuals	Related persons of Deputy General Director Nguyen Hoang An	Deposits and/or purchase of bonds issued by Kien LongBank	

8.3.3 Mr. Nguyen Van Minh – Deputy General Director

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of shares of KienlongBank owned by the related persons of the member as at 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests in KienlongBank:
 - o Information on contracts and transactions currently being performed or already executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of charter capital, and the member of the Board of Management and his related persons as at 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Nguyen Van Minh	Deputy General Director	Deposits at KienlongBank	Board of Directors of KienlongBank (pursuant to
		Vehicle leasing contract	

Other individuals	Related persons of Deputy General Director Nguyen Van Minh	Deposits at KienlongBank	Resolution No. 45/NQ-HDQT dated 28 October 2024
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8.3.4 Mr. Tran Van Thai Binh – Deputy General Director

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 164 shares, equivalent to 0.00% of charter capital.
- Number of shares of KienlongBank owned by the related persons of the member as at 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests in KienlongBank:
 - o Information on contracts and transactions currently being performed or already executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of charter capital, and the member of the Board of Management and his related persons as at 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Tran Van Thai Binh	Deputy General Director	Vehicle leasing contract	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)

8.3.5 Ms. Nguyen Thi Hong Van - Deputy General Director

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of shares of KienlongBank owned by the related persons of the member as at 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests in KienlongBank:
 - o Information on contracts and transactions currently being performed or already executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of charter capital, and the member of the Board of Management and his/her related persons as at 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
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UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

Nguyen Thi Hong Van	Deputy General Director	Vehicle leasing contract	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
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8.3.6 Ms. Vu Dang Xuan Vinh – Chief Accountant

- Number of shares of KienlongBank owned by the member as at 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Number of shares of KienlongBank owned by the related persons of the member as at 31 December 2025: 0 shares, equivalent to 0.00% of charter capital.
- Related interests in KienlongBank:
 - o Information on contracts and transactions currently being performed or already executed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds more than 50% of charter capital, and the Chief Accountant and her related persons as at 31 December 2025:

Name of organisations/individuals	Relationship with KienlongBank	Main content of the contract/transaction	Competent approving authority
Vu Dang Xuan Vinh	Chief Accountant	Vehicle leasing contract	Board of Directors of KienlongBank (pursuant to Resolution No. 45/NQ-HDQT dated 28 October 2024)
		Deposits at KienlongBank	

9. Update of Legal Documents Related to the Offering in the Prospectus

Decision No. 91/QD-NHKL dated 27 January 2026 issued by the General Director of KienlongBank regarding the implementation of the public offering of bonds of Kien Long Commercial Joint Stock Bank – Phase 2.

10. Other Contents: remain unchanged as stated in the Prospectus.

11. Supplementation of Appendices to the Prospectus

- Decision No. 91/QD-NHKL dated 27 January 2026 issued by the General Director of KienlongBank regarding the implementation of the public offering of bonds of Kien Long Commercial Joint Stock Bank – Phase 2;

UPDATED INFORMATION DISCLOSURE TO THE PROSOECTUS OF PUBLIC BOND OFFERING

- Decision No. 2434/QD-NHNN issued by the State Bank of Vietnam (“SBV”) on 25 December 2006 and Decision No. 2898/QD-QLGS5 issued by the SBV on 27 October 2025;
- Separate and consolidated financial statements for the fourth quarter of 2025.

A handwritten signature in blue ink, consisting of stylized initials and a long horizontal stroke.

V. SIGNATURE

Rach Gia, January 27, 2026

REPRESENTATIVES OF THE ISSUING ORGANIZATION

CHAIRMAN OF THE BOARD OF DIRECTORS

(signed, sealed)

Tran Ngoc Minh

GENERAL DIRECTOR

(signed)

Tran Hong Minh

CHIEF ACCOUNTANT

(signed)

Vu Dang Xuan Vinh

REPRESENTATIVE OF THE CONSULTING ORGANIZATION
SAIGON – HANOI SECURITIES JOINT STOCK COMPANY
GENERAL DIRECTOR

(signed, sealed)

Nguyen Duy Linh



