

PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENTS

Dear: - State Securities Commission (SSC)
- Hanoi Stock Exchange (HNX)

Pursuant Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the information disclosure on the securities market, Kienlong Commercial Joint Stock Bank hereby discloses its audited financial statements for 2024 with the following details:

1. Entity Name: Kienlong Commercial Joint Stock Bank
 - Securities code: KLB
 - Address: 40-42-44 Pham Hong Thai Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province.

- Telephone: 0297 3869 950 Fax: 0297 3877 538
- Email: kienlong@kienlongbank.com Website: <https://kienlongbank.com>

2. Information disclosure content:

- 2024 audited financial statements include:

Separate financial statements (The listed entity has no subsidiaries or the parent accounting entity with dependent units);

Consolidated financial statements (The listed entity has subsidiaries);

Aggregated financial statements (The listed entity has subordinate accounting units with an independent accounting system).

- Circumstances that require justification:

+ The auditing firm issues an opinion that is not an unqualified opinion on the financial statements (for reviewed/audited financial statements ...):

Yes No

Explanatory document in case the option is selected as “Yes”:

Yes No

+ After-tax profit in the reporting period differs by 5% or more before and after the audit, or changes from loss to profit or vice versa (for financial statements audited in 2023):

Yes No

Explanatory document in case the option is selected as “Yes”:

Yes No

+ After-tax profit in the income statement of the reporting period changes by 10% or more compared to the same period of the previous year:

Yes

No

Explanatory document in case the option is selected as "Yes":

Yes

No

+ After-tax profit in the reporting period is negative loss, changing from profit in the same period of the previous year to a loss this period, or vice versa:

Yes

No

Explanatory document in case the option is selected as "Yes":

Yes

No

Attached documents:

- Audited separate and consolidated financial statements for 2024;
- Official dispatch No. 749/NHKL dated 28/3/2025 from the Chief Executive Officer regarding the explanation of changes in audited separate after-tax profit for 2024 after the audit;
- Official dispatch No. 750/NHKL dated 28/3/2025 from the Chief Executive Officer regarding the explanation of changes in audited consolidated after-tax profit for 2024;

This information has been published on the electronic information portal of Kienlong Commercial Joint Stock Bank on 31/3/2025 at the link: <https://kienlongbank.com/bao-cao-tai-chinh>

AUTHORIZED PERSON FOR INFORMATION DISCLOSURE

CHIEF OF BOARD OF DIRECTORS OFFICE

Recipients:

- As above;
- Archived at the Archived at Administrative and Management Department.



Thuy
Nguyen Thanh Thuy