

PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENTS

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

In compliance with Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding information disclosure on the securities market, Kien Long Commercial Joint Stock Bank hereby discloses information on the financial statements for Quarter 3 of 2026 as follows:

1. Name of organization: Kien Long Commercial Joint Stock Bank
 - Stock code: KLB
 - Address: No. 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province.

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

2. Information disclosure content:

- Financial statements for Quarter 3 of 2026

☒ Separate financial statements (For listed entities without subsidiaries, and superior accounting units with dependent units);

☒ Consolidated financial statements (The listed entity has subsidiaries);

☐ Aggregated financial statements (The listed entity has dependent accounting units with their own accounting apparatus).

- 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 2025):

☐ 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 a loss, changing from profit in the same period of the previous year to a loss in this period, or vice versa:

☐ Yes

☐ No

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

☐ Yes

☐ No

Attached documents:

- *Separate and consolidated financial statements for Quarter 3 of 2026 of KienlongBank;*
- *Official Dispatch No. 41/NHKL dated October 26, 2026 of KienlongBank regarding the explanation of changes in after-tax profit for Quarter 3 of 2026 and the cumulative 9 months of 2026.*

This information has been published on the electronic information portal of Kien Long Commercial Joint Stock Bank on October 26, 2026 at the link: <https://kienlongbank.com/bao-cai-tai-chinh>

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

Recipients:

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



Nguyễn Thanh Thuy

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

No: 3496/NHKL

Re: Explanation of changes in after-tax profit
in the third quarter of 2026 and accumulated
for the first 9 months of 2026

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Rach Gia, October 26, 2026

To:

- State Securities Commission;
- Hanoi Stock Exchange;
- Ho Chi Minh Stock Exchange.

Kien Long Commercial Joint Stock Bank (stock code: KLB) hereby provides the explanation regarding the changes in separate and consolidated after-tax profit in the third quarter of 2026 and accumulated for the first 9 months of 2026 as follows:

1. KienlongBank's separate and consolidated after-tax profit in the third quarter of 2026 decreased by more than 10% compared to the same period in 2025:

Unit: VND million, %

No.	Content	Quarter 3 of 2025	Quarter 3 of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	489,638	426,955	(62,683)	(12.80)
2	Consolidated after-tax profit	491,859	428,960	(62,899)	(12.79)

Separate after-tax profit in the third quarter of 2026 decreased by VND 62,683 million, equivalent to a decrease of 12.80% over the same period in 2025. KienlongBank's consolidated after-tax profit in the third quarter of 2026 decreased by VND 62,899 million, equivalent to a decrease of 12.79% over the same period in 2025. The decrease was mainly attributable to KienlongBank's implementation of preferential credit programs during the third quarter to support the economy amid ongoing challenges, in accordance with the policy direction of the State Bank of Vietnam.

2. KienlongBank's separate and consolidated after-tax profit accumulated in the first 9 months of 2026 increased by more than 10% compared to the same period in 2025:

Unit: VND million, %

No.	Content	Accumulated for the first 9 months of 2025	Accumulated for the first 9 months of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	1,226,172	1,369,528	143,356	11.69
2	Consolidated after-tax profit	1,228,003	1,368,426	140,423	11.44

Accumulated separate after-tax profit for the first 9 months of 2026 increased by VND 143,356 million, equivalent to an increase of 11.69% over the same period in 2025. Accumulated consolidated after-tax profit for the first 9 months of 2026 increased by VND 140,423 million, equivalent to an increase of 11.44% over the same period in 2025.

These results were primarily attributable to KienlongBank's focus on enhancing operational efficiency, improving operating processes, increasing labor productivity and exercising reasonable cost control; at the same time, the Bank improved asset quality and strengthened its risk management capacity, creating a foundation for sustainable profit growth.

Above is KienlongBank's explanation on the changes of separate and consolidated after-tax profit in the third quarter of 2026 and accumulated for the first 9 months of 2026 over the same period in 2025.

Sincerely./.

Recipients:

- As above;
- BOD, BOS (for reporting);
- Board of Management (for direction);
- Archived at: Clerical Office

GENERAL DIRECTOR



Trần Hồng Minh