KIENLONG COMMERCIAL JOINT STOCK BANK	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 2822/NHKL	*Rach Gia, August 28, 2026*

PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENTS

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

Pursuant to Circular No. 96/2020/TT-BTC dated November 16th, 2020, issued by the Ministry of Finance, guiding the information disclosure on the securities market, Kien Long Commercial Joint Stock Bank hereby discloses the reviewed interim financial statements for the first 6-month period of the financial year ending December 31, 2026 of Kienlong Commercial Joint Stock Bank with the following details:

1. Entity Name: Kien Long Commercial Joint Stock Bank

- Securities code: KLB
- Address: 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province.
- Telephone: 0297 3869 950 Fax: 0297 3877 538
- Email: kienlong@kienlongbank.com Website: https://kienlongbank.com

2. Information disclosure content:

- Reviewed Interim Financial Statements for the first 6-month period of the financial year ending December 31, 2026 of Kienlong Commercial Joint Stock Bank:

☑ 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 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 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:

- *Reviewed separate and consolidated interim financial statements for the first 6-month period of the financial year ending 31/12/2026 of Kienlong Commercial Joint Stock Bank:*
- *Official dispatch No. 2821/NHKL dated 28/8/2026 from KienlongBank regarding the explanation of changes in the audited after-tax profit for the first 6 months of 2026.*
- *Official dispatch No. 2869/NHKL dated 28/8/2026 from KienlongBank regarding the explanation of the Qualified audit opinion on the interim financial statements of 2026.*

This information has been published on the electronic information portal of Kienlong Commercial Joint Stock Bank on 28/8/2026 at the link: https://kienlongbank.com/bao-cao-tai-chinh

AUTHORIZED INFORMATION DISCLOSURE OFFICER

CHIEF OF THE BOARD OF DIRECTORS' OFFICE

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

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

Nguyen Thanh Thuy

KIENLONG COMMERCIAL JOINT STOCK BANK	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 2809 /NHKL Re: Explanation of the qualified audit opinion on the interim financial statements of 2026	*Rach Gia, August 28, 2026*

To: **- State Securities Commission**

- Hanoi Stock Exchange

- Ho Chi Minh City Stock Exchange

Kien Long Commercial Joint Stock Bank (stock code: KLB) would like to explain the independent auditor's qualified opinion on the interim financial statements of 2026 as follow:

In accordance with the disclosure regulations for Kien Long Commercial Joint Stock Bank's interim financial statements of 2026, which were audited by A&C Auditing and Consulting Co., Ltd., the "Basis for Qualified Conclusion" section of the Reviewed Interim Financial Statements Report states: *"As disclosed in Note V.10 to the Consolidated Interim Financial Statements, as of June 30, 2026, the Group had a receivable amounting to VND 343.386 million, which was in the process of being reconciled with the relevant organizations. With the available documents and information, we were unable to obtain sufficient and appropriate evidence to assess the outcome of the reconciliation process and the amount of allowance (if any) to be recognized."*

Regarding the aforementioned qualified auditor's opinion, KienlongBank would like to provide the following explanation:

This amount represents receivables for pending transactions identified through transaction reconciliation with related parties in June 2026. The Bank has implemented measures to enhance transaction control and detailed reconciliations with the relevant parties.

Currently, the Bank continues to cooperate closely with relevant units to review, reconcile, and gather complete documents to assess the results of the situation. It is anticipated that in September 2026, based on the results of gathering documents and files, the Bank will propose appropriate resolution measures in compliance with regulations.

Above is KienlongBank's explanation regarding the auditor's qualified opinion on the interim financial statements of 2026.

Regards./.

Recipients:
- As above;
- BOD, BOS (for reporting);
- BOM (for direction);
- Filed at: Clerical department

GENERAL DIRECTOR

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

Trần Hồng Minh

KIEN LONG COMMERCIAL JOINT STOCK BANK

No: 2821/NHKL

Regarding the explanation of audited after-tax profit fluctuations for the first 6 months of 2026

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Rach Gia, date 28 month 8 2026

To:

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

Kien Long Commercial Joint Stock Bank (stock code: KLB) would like to provide an explanation regarding the fluctuation of audited separate and consolidated after-tax profit for the first 6 months of 2026, which increased by more than 10% compared to the same period in 2025, as follows:

Unit: Million VND, %

No.	Content	Accumulated for the first 6M of 2025	Accumulated for the first 6M of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	736,534	942,573	206,039	27.97
2	Consolidated after-tax profit	736,144	939,466	203,322	27.62

Separate profit after tax for the first 6 months of 2026 increased by VND 206,039 million, equivalent to a 27.97% increase compared to the same period of 2025. Consolidated profit after tax of KienlongBank in the first 6 months of 2026 increased by VND 203,322 million, representing a 27.62%% increase compared to the same period in 2025.

These results were primarily achieved due to KienlongBank's commitment to pursuing profit growth targets in an efficient, sustainable, and reasonable manner. This was based on optimizing the operational apparatus, increasing labor productivity, and cutting down on irrational administrative expenses; while simultaneously improving asset quality and enhancing risk management capabilities.

Note: Audited separate and consolidated after-tax profit for the first 6 months of 2026 remain unchanged compared to the pre-audit report.

The above is KienlongBank's explanation regarding the fluctuations in audited after-tax profit for the first 6 months of 2026 compared to the same period in 2025.

Sincerely./.

Recipients:
- As above;
- BOD, BOS (for reporting);
- Board of Management (for direction);
- Filed at: Clerical department .

GENERAL DIRECTOR

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

Tran Hong Minh