

**PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS**

To: - State Securities Commission  
- Hanoi Stock Exchange

Pursuant to the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the stock market, Kien Long Commercial Joint Stock Bank shall disclose information on the financial statements (FS) for the fourth quarter of 2024 as follows :

1. Organization name: Kien Long Commercial Joint Stock Bank  
- Stock symbol: KLB  
- Address : No. 40-42-44 Pham Hong Thai Street, Vinh Thanh Van Ward, Rach Gia City, Kien Giang Province .

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

2. Information disclosure content:

- Financial statements for the fourth quarter of 2024  
 Separate financial statements (Listed organization has no subsidiaries and the superior accounting unit has affiliated units);

Consolidated financial statements (listed organization has subsidiaries);

Consolidated financial statements (listed organization has its own accounting unit and accounting apparatus).

- Cases that require explanation:

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

Yes  No

Explanatory document in case of integration:

Yes  No

+ Profit after tax in the reporting period has a difference of 5% or more before and after auditing, changing from loss to profit or vice versa (for audited financial statements in 2023):

Yes  No

Explanatory document in case of integration:

Yes  No

+ Profit after corporate income tax in the business results report of the reporting period changes by 10% or more compared to the same period report of the previous year:

Yes

No

Explanatory document in case of integration:

Yes

No

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

Yes

No

Explanatory document in case of integration:

Yes

No

**Attached documents:**

- *Separate and consolidated financial statements for the fourth quarter of 2024;*
- *Official dispatch No. 208/NHKL dated 23/01/2025 of the Chief Executive Officer on explaining the fluctuations in individual after-tax profit in the fourth quarter of 2024 and the whole year of 2024;*
- *Official dispatch No. 209/NHKL dated 23/01/2025 of the Chief Executive Officer on explaining the fluctuations in consolidated profit after tax in the fourth quarter of 2025 and the whole year of 2024.*

This information was published on the website of Kien Long Commercial Joint Stock Bank on 24 / 01 / 2025 at the link <https://kienlongbank.com/bao-cao-tai-chinh>

**AUTHORIZED PERSON**

**CHIEF OF OFFICE OF BOARD OF DIRECTORS**

**Recipient:**

- As above;
- Save AD.



Nguyen Thanh Thuy