

PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENTS

To:

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

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the information disclosure on the securities market, Kien Long Commercial Joint Stock Bank hereby discloses its audited financial statements for Quarter 4/2025 with the following details:

1. Entity Name: Kienlong 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:
 - Quarter 4/2025 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:

- *Separate and consolidated financial statements for Quarter 4 of 2025;*
- *Official dispatch No. 160 /NHKL dated 14/01/2026 from the General Director regarding the explanation of changes in after-tax profit for Quarter 4 and the whole year 2025.*

This information has been published on the electronic information portal of Kienlong Commercial Joint Stock Bank on 14/01/2026 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 the Administrative and Management Department.



Nguyen Thanh Thuy