

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

No: 1395/NHKL

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Rach Gia, 21/4/ 2026

Regarding the Explanation of After-tax Profit
fluctuations for Quarter 1 of 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 separate and consolidated after-tax profit for the first quarter of 2026, which increased by more than 10% compared to the same period in 2025, as follows:

Unit: Million VND, %

No.	Content	Quarter 1 of 2025	Quarter 1 of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	282,401	415,127	132,726	47.00
2	Consolidated after-tax profit	284,681	416,809	132,128	46.41

Separate profit after tax in the first quarter of 2026 increased by VND 132,726 million, equivalent to a 47.00% increase compared to the first quarter of 2025. Consolidated profit after tax of KienlongBank in the first quarter of 2026 increased by VND 132,128 million, representing a 46.41% 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.

The above is KienlongBank's explanation regarding the fluctuations in after-tax profit in Quarter 1 of 2026 compared to the same period in 2025.

Sincerely./.

Recipients:

- As above;
- Board of Directors, Board of Supervisors (for reporting);
- Board of Management (for direction);
- Filed at: Clerical department .

GENERAL DIRECTOR



Tran Hong Minh