KIENLONG COMMERCIAL JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 2809 /NHKL

Rach Gia, August 28, 2026

Re: Explanation of the qualified audit opinion on the interim financial statements 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 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./.

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

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