

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

Tran Hong Minh

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