

KIEN LONG COMMERCIAL JOINT STOCK BANK

For Quarter III of 2026

CONSOLIDATED FINANCIAL STATEMENTS

KIEN LONG COMMERCIAL JOINT STOCK BANK

CONSOLIDATED FINANCIAL STATEMENTS

For Quarter III of 2026

CONTENTS

PAGE

Consolidated statement of Financial Position (Form B02a/TCTD-HN issued under Circular No. 49/2014/TT-NHNN dated December 31, 2014 and amended and supplemented by Circular No. 27/2021/TT-NHNN dated December 31, 2021) ("Form B02a/TCTD-HN") 1-3

Consolidated Income Statement (Form B03a/TCTD-HN issued under Circular No. 49/2014/TT-NHNN dated December 31, 2014 and amended and supplemented by Circular No. 27/2021/TT-NHNN dated December 31, 2021) ("Form B03a/TCTD-HN") 4

Consolidated Cash Flow Statement (Form B04a/TCTD-HN issued under Circular No. 49/2014/TT-NHNN dated December 31, 2014 and amended and supplemented by Circular No. 27/2021/TT-NHNN dated December 31, 2021) ("Form B04a/TCTD-HN") 5-6

Notes to the consolidated financial statements (Form B05a/TCTD-HN issued under Circular No. 49/2014/TT-NHNN dated December 31, 2014 and amended and supplemented by Circular No. 27/2021/TT-NHNN dated December 31, 2021) ("Form B05a/TCTD-HN") 7-38

CONSOLIDATED STATEMENT OF FINANCIAL POSITION**Quarter III Year 2026****Unit: VND million**

ITEMS	Notes	30 Sep 2026	31 Dec 2025
A. ASSETS			
I. Cash, gold, silver, gemstones	V.1	662,427	602,139
II. Deposits at the State Bank of Vietnam	V.2	3,396,701	5,803,001
III. Gold and Deposits at other Credit Institutions and Loans Granted to other Credit Institutions	V.3	19,416,241	16,164,800
1. Gold and deposits at other credit institutions		19,416,241	16,164,800
IV. Trading securities		350,000	-
V. Financial Derivatives and other Financial Assets	V.4	240,242	224,532
VI. Loan to customers		77,205,332	70,413,492
1. Loan to customers	V.5	78,465,298	71,587,702
2. Provision for credit loss on loans to customers	V.6	(1,259,966)	(1,174,210)
VII. Factoring activities		-	-
VIII. Investment securities	V.7	3,008,701	3,013,321
1. Available-for-sales securities		1,343,594	1,343,760
2. Held-to-maturity securities		1,665,107	1,669,561
IX. Equity Investment and Other Investments		-	-
X. Fixed assets		1,287,910	1,382,212
1. Tangible fixed assets	V.8	576,507	611,839
a. Cost		1,161,263	1,208,441
b. Accumulated depreciation		(584,756)	(596,602)
2. Finance leased fixed assets		-	-
3. Intangible fixed assets	V.9	711,403	770,373
a. Cost		894,632	936,126
b. Accumulated depreciation		(183,229)	(165,753)
XI. Investment properties		-	-
XII. Other long-term assets		10,400,620	5,699,192
1. Accounts receivables	V.10	6,144,072	3,364,338
2. Interest and fee receivables	V.11	2,211,578	1,806,299
3. Deferred income tax assets		-	-
4. Other assets	V.12	2,513,863	658,472
5. Provision for other assets	V.13	(468,893)	(129,917)
TOTAL ASSETS		115,968,174	103,302,689
B. LIABILITIES AND OWNERS' EQUITY			

CONSOLIDATED STATEMENT OF FINANCIAL POSITION**Quarter III Year 2026****Unit: VND million**

ITEMS	Notes	30 Sep 2026	31 Dec 2025
I. Borrowings from Government and the State Bank of Vietnam		-	-
II. Deposits and Borrowings from Other Credit Institutions	V.14	19,075,966	15,875,437
1. Deposits from other credit institutions		19,067,838	15,867,227
2. Borrowings from other credit institutions		8,128	8,210
III. Deposits from customers	V.15	81,826,711	72,010,409
IV. Derivative Financial Instruments and Other Financial Liabilities		-	-
V. Trust Funds and Other Borrowed Funds		-	-
VI. Issuance of Valuable Documents	V.16	3,530,273	3,475,125
VII. Other Liabilities		1,801,786	3,525,215
1. Interests, fees payable	V.17	911,294	1,388,819
2. Deferred corporate income tax		-	-
3. Accounts payable and other liabilities	V.18	890,492	2,136,396
TOTAL LIABILITIES		106,234,736	94,886,186
VIII. Equity and Funds	V.19	9,733,438	8,416,503
1. Equity of credit institutions		7,493,683	5,787,505
a. Chartered Capital		7,527,883	5,821,705
b. Treasury stocks		(34,200)	(34,200)
2. Funds of credit institutions		894,782	751,338
3. Exchange rate difference		(51,491)	-
5. Undistributed profit		1,396,464	1,877,660
TOTAL LIABILITIES AND OWNERS' EQUITY		115,968,174	103,302,689

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
Quarter III Year 2026

Unit: VND million

ITEMS	Notes	30 Sep 2026	31 Dec 2025
OFF BALANCE SHEET ITEMS			
1. Loan Guarantee	VII.3	5,300	5,600
2. Foreign exchange commitments		50,741,081	49,080,279
2.1 Foreign exchange commitments - buy		103,900	1,417,419
2.2 Foreign exchange commitments - sell		103,900	1,312,425
2.3 Swap commitments		50,533,281	46,350,435
3. Irrevocable loan commitments	VII.3	6,520,406	4,004,158
5. Other guarantees	VII.3	3,401,668	1,713,319
7. Uncollected interests and fees receivable	VII.4	370,086	310,032
8. Bad debts written-off	VII.5	3,224,424	3,088,589
9. Other assets and receipts	VII.6	4,171,671	4,323,547

Prepared by

Thi Duyen

Thi Duyen

Chief Accountant

Vu Dang Xuan Vinh

Vu Dang Xuan Vinh

Rach Gia, Oct 26, 2026



Chairman

Tran Ngoc Minh

CONSOLIDATED INCOME STATEMENT
Quarter III Year 2026

Unit: VND million

No.	Items	Notes	Quarter III		Accumulated from the start of the year through the end of this quarter	
			Year 2026	Year 2025	Year 2026	Year 2025
1	Interest and similar income		2,562,737	2,166,380	7,332,321	6,154,001
2	Interest and similar expenses		(1,689,167)	(1,188,512)	(4,532,195)	(3,443,101)
I	Net interest and similar income	VI.1	873,570	977,868	2,800,126	2,710,900
3	Fee and commission income		153,483	165,253	378,404	514,821
4	Fee and commission expenses		(19,768)	(1,179)	(55,308)	(42,510)
II	Net fee and commission income	VI.2	133,715	164,074	323,096	472,311
III	Net gain/(loss) from foreign currencies and gold trading	VI.3	67,773	13,969	127,733	55,321
IV	Net gain/(loss) from trading securities	VI.4	15,115	-	61,953	-
V	Net gain/(loss) from investment securities	VI.5	585	19,303	2,705	32,052
5	Other income		157,201	52,165	385,601	291,090
6	Other expenses		(1,038)	(1,774)	(32,516)	(11,780)
VI	Net gain/(loss) from other operating activities	VI.6	156,163	50,391	353,085	279,310
VII	Income from capital contributions and equity investments		-	-	-	-
VIII	Operating expenses	VI.7	(642,786)	(471,225)	(1,537,610)	(1,346,115)
IX	Operating profit before provision for credit losses		604,135	754,380	2,131,088	2,203,779
X	Provision for credit losses		(66,965)	(139,094)	(418,207)	(667,235)
XI	Profit before tax		537,170	615,286	1,712,881	1,536,544
7	Current corporate income tax expenses		(108,210)	(123,427)	(344,455)	(308,541)
8	Deferred income tax expenses (*)		-	-	-	-
XII	Corporate income tax expense	VI.8	(108,210)	(123,427)	(344,455)	(308,541)
XIII	Profit after tax		428,960	491,859	1,368,426	1,228,003
XV	Earning per share (VND/share)	VI.9			1,827	3,382

Rach Gia, Oct 26, 2026

Prepared by

Chief Accountant

Thi Duyen

Thi Duyen

Vu Dang Xuan Vinh

Vu Dang Xuan Vinh



Tran Ngoc Minh

CONSOLIDATED CASH FLOW STATEMENT

Quarter III Year 2026

ITEMS	Unit: VND million	
	Accumulated from the start of the year through the end of this quarter	
	Year 2026	Year 2025
CASH FLOWS FROM OPERATING ACTIVITIES		
01. Interest and similar income	6,927,042	6,146,304
02. Interest and similar expenses paid	(5,009,720)	(3,161,272)
03. Income from services	323,096	472,311
04. Differences of actual receipts/payments from operating activities (foreign currencies, gold, securities)	192,391	87,373
05. Other income	(42,114)	6,255
06. Receipts of debts written off and compensated by provisions for credit risks	371,258	273,042
07. Payments to employees and for management and administrative works	(1,364,705)	(1,264,349)
08. Tax actually paid during the year	(410,430)	(248,568)
Net cash flows from operating activities before changes in assets and working capital	986,818	2,311,096
(Increase)/decrease in operating assets		
10. (Increase)/Decrease in investment securities	(345,380)	(40,881)
11. (Increase)/Decrease in derivatives and other financial assets	(15,710)	-
12. (Increase)/Decrease in loans and advances to customers	(6,877,596)	(9,490,481)
13. (Decrease)/Increase in provisions for damages	(332,451)	(578,633)
14. (Increase)/Decrease in other operating assets	(4,533,261)	1,374,727
Increase/(decrease) in operating liabilities		
16. Deposits and borrowings from other CIs	3,200,529	(3,515,346)
17. Deposits from customers	9,816,302	7,375,743
18. Valuable papers issued	55,148	1,055,207
20. Derivative and other financial liabilities	-	(87,415)
21. Other operating liabilities	(615,839)	(816,472)
I. Net cash flows from operating activities	1,338,560	(2,412,455)
CASH FLOWS FROM INVESTING ACTIVITIES		
01. Payments for purchase of fixed assets	(405,581)	(30,371)
02. Proceeds from disposal of fixed assets	23,941	13
II. Net cash flows from investing activities	(381,640)	(30,358)
CASH FLOWS FROM FINANCING ACTIVITIES		
III. Net cash flows from financing activities	-	-

KIEN LONG COMMERCIAL JOINT STOCK BANK
40-42-44 Pham Hong Thai, Rach Gia Ward
An Giang Province, Vietnam

Form: B04a/TCTD-HN

CONSOLIDATED CASH FLOW STATEMENT
Quarter III Year 2026

Unit: VND million

IV. Net cash flows during the year	956,920	(2,442,813)
V. Cash and cash equivalents at the beginning of the year	22,569,940	20,250,500
VI. Adjustments to impacts of exchange rate changes	(51,491)	(64,041)
VII. Cash and cash equivalents at the end of the year (Note no.VI.10)	23,475,369	17,743,646

Rach Gia, Oct 26, 2026

Prepared by

Chief Accountant

Chairman

Thi Duyen

Vu Dang Xuan Vinh



Trần Ngọc Minh

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026****I. GENERAL INFORMATION OF THE BANK****1. Establishment and Operation License and validity period**

Kien Long Commercial Joint Stock Bank, formerly known as Kien Long Rural Commercial Joint Stock Bank (hereinafter referred to as “the Bank”), operates under:

- The Banking Establishment and Operation License No. 0056/NH-GP issued by the State Bank of Vietnam (“the SBV”) on September 18, 1995, as amended regarding the charter capital under Decision No. 3462/QĐ-NHNN dated October 15, 2025 of the SBV. On April 3, 2026, the Bank was granted License No. 17/NHNN-GP by the SBV, replacing License No. 0056/NH-GP.
- The Bank Establishment License No. 1115/GP-UB dated October 2, 1995 issued by the People’s Committee of Kien Giang Province (now the People’s Committee of An Giang Province).
- The Bank is registered for business under Business Registration Certificate No. 1700197787, first registered on October 10, 1995 and issued by the Department of Planning and Investment of Kien Giang Province (now the Department of Finance of An Giang Province). During its operation, the Bank’s Business Registration Certificate has been amended several times, the most recent amendment being on July 24, 2024.

The Bank’s term of operation is 50 years from September 18, 1995.

The principal activities of the Bank include: mobilizing and receiving short, medium and long-term deposits from organizations and individuals; granting short, medium and long-term credit to organizations and individuals based on the nature and capacity of the Bank’s capital resources; conducting foreign exchange transactions and international trade finance services; discounting commercial papers, bonds and other valuable papers; making capital contributions, acquiring shares, investing in bonds and providing other banking services as permitted by the SBV.

On December 18, 2025, the Bank received Decision No. 1227/QĐ-SGDHCM of the Ho Chi Minh Stock Exchange (“HOSE”) regarding the approval for the listing of the Bank’s shares under the stock code KLB.

2. Board of Directors

Full name	Position	Date of appointment/reappointment
Mr. Tran Ngoc Minh	Chairman of the Board of Directors	Appointed on July 9, 2024
Ms. Nguyen Thi Hong Hanh	Vice Chairwoman	Appointed on July 9, 2024
Mr. Bui Thanh Hai	Member	Reappointed on April 27, 2023
Mr. Le Khac Gia Bao	Member	Appointed on April 27, 2023
Mr. Nguyen Cao Cuong	Member	Appointed on April 27, 2023
Ms. Nguyen Thi Thanh Huong	Member	Appointed on April 27, 2023
Ms. Nguyen Thuy Nguyen	Independent Member	Appointed on April 27, 2023
Mr. Kim Minh Tuan	Independent Member	Appointed on October 26, 2024
Mr. Nguyen Chi Hieu	Independent Member	Appointed on October 26, 2024

3. Board of Supervisors

Full name	Position	Date of appointment/reappointment
Ms. Do Thi Tuyet Trinh	Head	Relieved from office on October 1, 2026
Mr. Dao Ngoc Hai	Member	Relieved from office on October 1, 2026
	Head	Appointed on October 1, 2026
Mr. Dang Minh Quan	Member	Reappointed on April 27, 2023
Ms. Hoang Thi Phuong	Member	Appointed on April 26, 2024
Ms. Nguyen Thi Khanh Phuong	Member	Appointed on October 26, 2024

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR QUARTER III OF 2026****4. Board of Management and Chief Accountant**

Full name	Position	Date of appointment/reappointment
Mr. Tran Hong Minh	General Director	Appointed on December 1, 2025
Mr. Nguyen Hoang An	Deputy General Director	Reappointed on July 1, 2025
Mr. Nguyen Van Minh	Deputy General Director	Reappointed on January 5, 2023
Mr. Tran Van Thai Binh	Deputy General Director	Reappointed on May 24, 2025
Ms. Nguyen Thi Hong Van	Deputy General Director	Relieved from office on August 11, 2026
Ms. Vu Thi Phuong	Deputy General Director	Relieved from office on August 7, 2026
Mr. Phan Duc Kha	Deputy General Director	Appointed on May 11, 2026 Relieved from office on September 8, 2026
Ms. Vu Ngoc Lan Chau	Deputy General Director	
Ms. Vu Dang Xuan Vinh	Chief Accountant	Reappointed on October 30, 2024

5. Ownership form

Kien Long Commercial Joint Stock Bank is a commercial joint stock bank.

6. Charter capital

The Bank's charter capital as at September 30, 2026 is VND 7,527,883 million (as at December 31, 2025: VND 5,821,705 million).

7. Operation network

The Bank's head office is located at No. 40 – 42 – 44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province. As at September 30, 2026, the Bank has one (01) head office, two (02) representative offices, thirty-one (31) branches and one hundred and three (103) transaction offices nationwide.

8. Structure of the Group

The Group comprises the Bank and 1 subsidiary controlled by the Bank.

The Bank invests in its subsidiary, KienlongBank Asset Management One Member Limited Liability Company – Kien Long Commercial Joint Stock Bank, located at 6th Floor, No. 40 – 42 – 44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province. The subsidiary operates under Business Registration Certificate No. 1701452905, first registered on November 12, 2010 and most recently amended on October 2, 2025, issued by the Department of Finance of An Giang Province. The principal business activities of the subsidiary are: consulting, business brokerage, leasing of real estate and land use rights; managing loans and loan collateral; valuating collateral and managing collateral files; restructuring loans; purchasing debts from and selling debts to credit institutions. As at the end of the accounting period, the Bank's ownership interest and voting rights in this subsidiary are 100% (beginning of the year: 100%).

9. Employees

As at the end of the accounting period, the Group has 2,596 employees (beginning of the year: 3,225 employees).

II. FISCAL YEAR AND ACCOUNTING CURRENCY**1. Fiscal year**

The Group's fiscal year begins on January 1 and ends on December 31 each year.

2. Accounting currency

The accounting currency is Vietnam Dong (VND). In accordance with Circular No. 49/2014/TT-NHNN dated December 31, 2014 of the SBV, figures are rounded to millions and presented in millions of Vietnam Dong (VND million) when preparing and presenting the Consolidated Financial Statements.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026****1. Applicable accounting system**

The Bank applies the System of Accounts for credit institutions (“CIs”) under Decision No. 479/2004/QĐ-NHNN dated April 29, 2004 and the Financial Reporting Regime for CIs under Decision No. 16/2007/QĐ-NHNN dated April 18, 2007 (hereinafter referred to as “the Vietnamese Accounting System applicable to CIs”), and the circulars amending and supplementing these decisions issued by the State Bank of Vietnam (“the SBV”).

2. Statement of compliance with accounting standards and accounting system

The Consolidated Financial Statements have been prepared and presented in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to CIs in Vietnam and the relevant legal regulations on the preparation and presentation of consolidated financial statements.

Accordingly, the accompanying Consolidated Financial Statements and their use are not intended for those who are not informed about Vietnamese accounting procedures, principles and practices and, furthermore, are not intended to present the consolidated financial position, consolidated results of operations and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

3. Basis of measurement and accounting estimates

The preparation and presentation of the Consolidated Financial Statements require the Board of Management to make estimates and assumptions that affect the reported amounts of assets and liabilities as well as the disclosure of contingent liabilities. These estimates and assumptions also affect income, expenses and the resulting provisions. These estimates are based on assumptions about a number of factors involving varying degrees of subjectivity and uncertainty. Therefore, actual results may differ from the estimates, resulting in future adjustments to the related items.

4. Changes in accounting policies

The accounting policies applied by the Bank in preparing and presenting the interim Consolidated Financial Statements for this period are consistent with those applied in preparing and presenting the Consolidated Financial Statements for the previous year and the interim Consolidated Financial Statements of the previous year, except for the following change:

Circular No. 70/2025/TT-NHNN dated December 31, 2025 (“Circular 70”), effective from January 1, 2026, amends and supplements point 6.3, clause 6, section I of the System of Accounts for credit institutions issued together with Decision No. 479/2004/QĐ-NHNN dated April 29, 2004.

Accordingly, for economic transactions not yet guided by Decision No. 479 and the guiding documents of the SBV, credit institutions shall account for them based on the content and substance of the economic transactions incurred, the provisions of the Law on Accounting, the documents guiding the Law on Accounting, Vietnamese Accounting Standards and the current legal regulations guiding accounting principles applicable to enterprises.

IV. ACCOUNTING POLICIES APPLIED BY THE BANK**1. Basis of consolidation**

The Consolidated Financial Statements comprise the separate financial statements of the Bank and its subsidiary. A subsidiary is an entity controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of the subsidiary so as to obtain economic benefits from its activities. In assessing control, potential voting rights arising from call options or debt and equity instruments convertible into ordinary shares as at the end of the fiscal year are taken into account.

The results of operations of a subsidiary acquired or disposed of during the year are included in the Consolidated Income Statement from the date of acquisition or up to the date of disposal of the investment in that subsidiary.

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

The financial statements of the Bank and its subsidiary used for consolidation are prepared for the same fiscal year and apply consistent accounting policies to transactions and events of the same type in similar circumstances. Where the accounting policies of the subsidiary differ from those applied consistently within the Group, the financial statements of the subsidiary are appropriately adjusted before being used to prepare the Consolidated Financial Statements.

Balances on the statement of financial position between the Bank and its subsidiary within the Group, intra-group transactions and unrealized gains arising from these transactions are fully eliminated. Unrealized losses arising from intra-group transactions are also eliminated unless the costs giving rise to such losses cannot be recovered.

2. Foreign currency translation

All transactions of the Group are recorded in their original currencies. Monetary items denominated in foreign currencies are translated into VND at the average of the buying and selling transfer spot exchange rates of that currency (“spot exchange rate”) at the end of the last working day of the fiscal year if this spot exchange rate differs by less than 1% from the weighted average buying and selling exchange rate of the last working day of the fiscal year; where the spot exchange rate at the end of the last working day of the fiscal year differs by 1% or more from the weighted average buying and selling exchange rate of the last working day of the fiscal year, the Group uses the weighted average buying and selling exchange rate of the last working day of the fiscal year. Non-monetary items denominated in foreign currencies are translated into VND at the spot exchange rate on the transaction date.

Income and expense transactions of the Group denominated in foreign currencies are translated into VND at the average of the buying and selling transfer exchange rates on the transaction date.

Foreign exchange differences arising from the revaluation of foreign currency assets and liabilities into VND at the monthly reporting date are recognized in the “Foreign exchange differences” account in owner’s equity and transferred to the Consolidated Income Statement at the end of the accounting period. Translation exchange rates:

Foreign currency	Ending balance	Beginning balance
AUD	18,111	17,601
CAD	18,297	19,191
CHF	31,139	33,192
EUR	29,443	30,867
GBP	34,364	35,385
JPY	165.53	168.40
KRW	19.16	18.25
NZD	14,655	15,207
SGD	20,326	20,465
THB	774	836
USD	25,975	26,248

3. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, deposits at the SBV, deposits at other CIs and loans to other CIs with original terms of not more than three months, which are readily convertible into known amounts of cash, are subject to an insignificant risk of changes in value, and are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

4. Deposits at and loans to other CIs

Deposits at other CIs include demand deposits; deposits with original terms of not more than three months at domestic CIs and foreign bank branches in Vietnam; and deposits at foreign CIs. Loans to other CIs are loans with original terms of less than one year.

Deposits (excluding payment deposits) at domestic CIs and foreign bank branches in Vietnam, deposits at overseas CIs and loans to other CIs are stated at their outstanding balances less specific provisions for credit losses.

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

The Bank classifies debts and makes specific provisions for term deposits at and loans to other CIs in accordance with the method described in Note 4.f.

In accordance with the above-mentioned regulations, the Bank is not required to make general provisions for term deposits at and loans to other CIs.

5. Loans to customers

Loans to customers are recognized when the Bank and the customer sign the loan agreement or debt acknowledgement and the Bank disburses the loan to the customer. Loans to customers are presented at the outstanding principal balance less provisions for credit losses on loans to customers.

Loans to organizations and individuals are granted in the following forms: loans on a case-by-case basis, loans under credit limits, investment project loans, etc.

Loan collateral is mainly in the form of pledges and mortgages of assets. In addition, the Bank also grants unsecured loans.

6. Debt classification; provision rates, methods for making provisions for credit losses and handling of debts***Debt classification***

The Bank classifies debts using the quantitative method under Article 10 of Circular No. 31/2024/TT-NHNN dated June 30, 2024 (“Circular 31”), as amended and supplemented by Circular No. 37/2025/TT-NHNN dated October 30, 2025, on the classification of assets in the operations of commercial banks, non-bank credit institutions and foreign bank branches, for: term deposits; loans to other CIs; loans to customers;... debts arising from deferred payment letters of credit containing a provision that the beneficiary is entitled to sight payment or payment before the due date of the letter of credit, and letter of credit reimbursement in the form of an agreement with the customer to make payment using the reimbursing bank’s funds from the date on which the reimbursing bank pays the beneficiary; negotiation of letters of credit; and outright purchase without recourse of documents presented under letters of credit, except where a CI or foreign bank branch purchases outright without recourse documents under a letter of credit issued by that CI or foreign bank branch itself (collectively referred to as “debts”).

Where a customer has more than one debt with the Bank and any of those debts is transferred to a higher risk group, the Bank shall classify the remaining debts of that customer into the higher risk group corresponding to the level of risk.

The Bank is required to use the debt group classification of customers provided by the Credit Information Center (“CIC”) at the time of classification to adjust its own classification results for debts and off-statement of financial position commitments. Where a customer’s debt is classified by the Bank into a debt group with a lower level of risk than the debt group in the customer list provided by CIC, the Bank shall adjust its classification results in line with the debt group provided by CIC.

When the Bank participates in a syndicated loan not as the lead bank, the Bank classifies the debts (including the syndicated loan) of that customer into the higher risk group between the assessment of the lead bank and that of the participating banks.

The Bank classifies debts monthly based on the outstanding principal balance as at the last day of the month in accordance with Circular 31 and makes provisions for credit losses in accordance with Decree No. 86/2024/NĐ-CP dated July 11, 2024 (“Decree 86”) on the provision rates, methods for making provisions for risks and the use of provisions to handle risks in the operations of CIs and foreign bank branches, and cases in which CIs allocate interest receivable to be reversed, with specific provision rates as follows:

Group		Debt classification using the quantitative method	Provision rate
1	Current	(a) Debts that are not yet due and are assessed as fully recoverable, both principal and interest, on time; or	0%
		(b) Debts overdue for less than 10 days and assessed as fully recoverable	

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

Group		Debt classification using the quantitative method	Provision rate
		in respect of the overdue principal and interest, and of the remaining principal and interest on time. (c) Debts classified into Group 1 in accordance with Clause 2, Article 10 of Circular 31.	
2	Special mention	(a) Debts overdue from 10 days to 90 days; or (b) Debts with repayment terms adjusted for the first time. (c) Debts classified into Group 2 in accordance with Clauses 2 and 3, Article 10 of Circular 31.	5%
3	Sub-standard	(a) Debts overdue from 91 days to 180 days; or (b) Debts with repayment terms extended for the first time; or (c) Debts with interest exempted or reduced because the customer is unable to pay interest in full under the credit agreement; or (d) Debts falling into one of the following cases that have not been recovered within less than 30 days from the date of the recovery decision: - Debts violating Clauses 1, 3, 4, 5 and 6; Article 134 of the Law on Credit Institutions; or - Debts violating Clauses 1, 2, 3 and 4; Article 135 of the Law on Credit Institutions; or - Debts violating Clauses 1, 2, 5 and 9; Article 136 of the Law on Credit Institutions; or (e) Debts within the recovery period under inspection or examination conclusions; or (f) Debts classified into Group 3 in accordance with Clauses 2 and 3, Article 10 of Circular 31; or (g) Debts to be recovered under a decision on early recovery by a bank or non-bank CI due to the customer's breach of agreement with the bank or non-bank CI that have not been recovered within 30 days from the date of the recovery decision; (h) Debts required to be classified into Group 3 in accordance with Clause 4, Article 8 of Circular 31.	20%
4	Doubtful	(a) Debts overdue from 181 days to 360 days; or (b) Debts with repayment terms restructured for the first time that are overdue for up to 90 days under the first restructured repayment terms; or (c) Debts with repayment terms restructured for the second time; or (d) Debts specified in point (d) of Group 3 that have not been recovered within 30 to 60 days from the date of the recovery decision; or (e) Debts to be recovered under inspection or examination conclusions that remain unrecovered for up to 60 days after the recovery deadline under such conclusions; or (f) Debts classified into Group 4 in accordance with Clauses 2 and 3, Article 10 of Circular 31; or (g) Debts to be recovered under a decision on early recovery by a bank or non-bank CI due to the customer's breach of agreement with the bank or non-bank CI that have not been recovered within 30 to 60 days from the date of the recovery decision. (h) Debts classified into Group 4 in accordance with Clause 4, Article 8 of Circular 31.	50%
5	Loss	(a) Debts overdue for more than 360 days; or (b) Debts with repayment terms restructured for the first time that are overdue for 91 days or more under the first restructured repayment terms; or	100%

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

Group	Debt classification using the quantitative method	Provision rate
	(c) Debts with repayment terms restructured for the second time that are overdue under the second restructured repayment terms; or (d) Debts with repayment terms restructured for the third time or more, whether or not overdue; or (e) Debts specified in point (d) of Sub-standard debts that have not been recovered for more than 60 days from the date of the recovery decision; or (f) Debts to be recovered under inspection or examination conclusions that remain unrecovered for more than 60 days after the recovery deadline under such conclusions; or (g) Debts to be recovered under a decision on early recovery due to the customer's breach of agreement that have not been recovered for more than 60 days from the date of the recovery decision; or (h) Debts of customers that are CIs announced by the State Bank of Vietnam to be placed under special control, or foreign bank branches whose capital and assets have been frozen.	

Specific provision for credit losses

In accordance with Decree 86, specific provisions for credit losses for debts at the end of each month are made based on the provision rates corresponding to the debt classification results and the outstanding principal balance less the value of collateral as at the last day of the month. Specific provisions as at the end of the reporting period are determined as the outstanding balance less the deducted value of collateral, multiplied by the provision rates based on the debt classification results as at that date.

The value and maximum deduction rates of collateral are determined in accordance with Decree 86, whereby each type of collateral has a certain maximum deduction rate for the purpose of calculating risk provisions.

Collateral to be deducted when calculating specific provisions must satisfy the following conditions:

- The Bank has the right to dispose of the collateral under the security contract and in accordance with the law when the customer fails to fulfil its obligations as agreed;
- The expected period for disposal of the collateral does not exceed 1 (one) year for non-real estate collateral and 2 (two) years for real estate collateral, from the date on which the Bank has the right to dispose of the collateral;
- The collateral complies with the law on secured transactions and other relevant laws; and
- Where the collateral does not satisfy the conditions specified in points a, b and c above, its deductible value shall be deemed to be 0 (zero).

Specific provisions are additionally made in accordance with the guidance of legal documents on the restructuring of repayment terms, exemption or reduction of interest and fees, and retention of debt groups by CIs and foreign bank branches to support customers facing difficulties.

General provision for credit losses

In accordance with Decree 86, general provisions are made at 0.75% of the total outstanding principal balance of debts as at the last day of each month, excluding debts classified as loss.

Bad debts written off

Provisions are recognized as an expense in the Consolidated Income Statement and used to write off bad debts. The Bank has established a Risk Handling Council to handle bad debts if they are classified in Group 5, or if the borrower is an organization that has been dissolved or gone bankrupt, or an individual who has died or is missing.

Debts that have been written off against provisions are recorded in appropriate off-statement of financial position accounts for monitoring and collection. Amounts recovered from debts previously written off

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

are recognized in the Consolidated Income Statement upon receipt.

Debt purchase and sale

The Bank's debt purchase and sale activities are recognized in accordance with Circular No. 09/2015/TT-NHNN dated July 17, 2015 ("Circular 09"), as amended and supplemented by Circular No. 18/2022/TT-NHNN dated December 26, 2022 ("Circular 18") issued by the SBV, on debt purchase and sale by CIs and foreign bank branches, whereby:

- The carrying value of a purchased or sold debt comprises the carrying value of the outstanding principal, outstanding interest and other financial obligations related to the debt (if any) up to the time of the debt purchase or sale, for debts recorded on or off the statement of financial position; or the value recorded in the books at the time of write-off from the statement of financial position or at the time of the debt purchase or sale, for debts that have been written off from the Consolidated Statement of Financial Position;
- The debt purchase or sale price is the amount payable by the debt buyer to the debt seller under the debt purchase and sale contract.

Debt purchase

Purchased debts are recorded by the Bank on the statement of financial position at the purchase price under the debt purchase contract, and the principal and interest of the purchased debts are monitored in off-statement of financial position accounts. Where the Bank collects interest on a debt that includes interest accrued before the Bank purchased the debt, the Bank allocates the interest amount on the following principle: the interest amount before the purchase is recorded as a reduction in the value of the purchased debt, and the interest amount for the period after the purchase is recognized as income.

For purchased debts, the Bank classifies the amount paid to purchase the debt into a group with a risk level not lower than the group into which the debt was classified before the purchase. The classification of and provisioning for purchased debts are carried out in the same manner as for other debts, in accordance with the method described in the above note.

Debt sale

Income and expenses from debt sale activities are recognized in accordance with Circular 09 and Circular 18. Under the guidance of Circular 09, the difference between the debt purchase/sale price and the debt seller's carrying value of the debt is handled as follows:

- For debts recorded on the statement of financial position:
 - If the debt sale price is higher than the carrying value of the debt, the excess is recognized as income of the Bank for the year;
 - If the debt sale price is lower than the carrying value of the debt, the shortfall is offset by compensation from individuals or organizations (where the loss has been determined to be caused by such individuals or organizations and compensation is required under regulations), insurance proceeds from insurers, and provisions for risks that have been charged to expenses during the year.
- For debts being monitored off the statement of financial position and debts that have been written off from the Consolidated Statement of Financial Position, the proceeds from the sale of the debts are recognized as other income of the Bank.

For debts that have been sold but for which the sale proceeds have not been fully collected, the Bank classifies the uncollected amount from the debt buyer into the debt group in which the debt was classified at the most recent classification before the sale and, based on the tenor, terms and other information in the credit agreement signed with the customer whose debt was sold, continues to classify the amount receivable from the debt sale to calculate provisions in accordance with the method described in the above note.

Off-statement of financial position commitments

Off-statement of financial position commitments include guarantees, foreign exchange commitments and commitments under L/C transactions.

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

All outstanding debts and off-statement of financial position commitments of a customer at a CI or foreign bank branch must be classified into the same debt group. For a customer with two or more debts and/or off-statement of financial position commitments at a CI or foreign bank branch, if any debt or off-statement of financial position commitment is classified into a group with a higher risk level than the other debts or commitments, the CI or foreign bank branch shall reclassify the remaining debts or off-statement of financial position commitments of that customer into the group with the highest risk level. Off-statement of financial position commitments are classified for the purpose of managing and monitoring the quality of credit granting activities, in accordance with the policy applied to debts as described in the above note. Where the Bank has performed its obligation to pay on behalf of a customer under a guarantee contract, the amount paid on behalf is classified and provided for in accordance with the accounting policy applied to debts as described in the above note.

In accordance with Circular 31 and Decree 86, the Bank is not required to make provisions for off-statement of financial position commitments.

7. Investment securities

Investment securities comprise available-for-sale investment securities and held-to-maturity investment securities. The Bank classifies investment securities at the time of purchase as either available-for-sale or held-to-maturity investment securities. In accordance with Official Letter No. 2601/NHNN-TCKT dated April 14, 2009 of the SBV, the Bank is allowed to reclassify investment securities at most once after the initial classification at the time of purchase.

Available-for-sale investment securities

Available-for-sale investment securities include debt securities held by the Bank for an indefinite period, which may be sold at any time. Available-for-sale investment securities are recognized on the date the Bank becomes a party to the contractual provisions of these securities.

Debt securities are initially recognized at cost, including the purchase price plus directly attributable costs such as brokerage, transaction and information costs (if any). Accrued interest before purchase (for debt securities with interest paid in arrears) or deferred interest received in advance (for debt securities with interest paid in advance) is recorded in a separate account. Discounts/premiums, being the negative/positive difference between the cost and the amount comprising the par value plus (+) interest accrued before purchase (if any) or minus (-) deferred interest received in advance (if any), are also recorded in a separate account.

In subsequent holding periods, these debt securities are recognized at amortized cost, reflecting the amortization of discounts and premiums, less provisions for securities, including provisions for credit losses and provisions for diminution in value of securities. Interest received during the holding period is recognized on the following principle: interest accrued before the purchase is recorded as a reduction in the accrued interest receivable account, and interest accrued after the purchase is recognized as income of the Bank on an accrual basis. Interest received in advance is amortized to interest income from investment securities on a straight-line basis over the investment period of the securities.

Listed available-for-sale debt securities are recognized at cost less provisions for diminution in value, determined by reference to the latest transaction on the Stock Exchange within 10 days up to the end of the annual accounting period. Where there are no transactions within 10 days up to the end of the annual accounting period, the Bank does not make provisions for these securities. The Bank also does not make provisions for Government bonds, Government-guaranteed bonds and local government bonds classified as investment securities. Provisions for diminution in value are recognized in the Consolidated Income Statement under “Net gain/(loss) from trading of investment securities and long-term investments”.

Unlisted available-for-sale corporate debt securities (including bonds issued by other CIs) are recognized at cost less provisions for credit losses in accordance with the method described in Note 4.f.

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities with fixed maturities and fixed or determinable

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

payments that the Bank has the intention and ability to hold until maturity. Where the securities are sold outright before maturity, they are reclassified to the appropriate account before the time of sale.

Held-to-maturity investment securities are recognized and measured in the same manner as available-for-sale debt securities, as described in the note on available-for-sale investment securities.

8. Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed assets comprises all expenditures incurred by the Group to acquire the assets up to the time they are put into a state ready for use. Expenditures incurred after initial recognition are added to the cost of tangible fixed assets only if they are certain to increase future economic benefits from the use of those assets. Expenditures that do not meet this condition are recognized as expenses for the year.

When fixed assets are sold or disposed of, their cost and accumulated depreciation are written off, and any gain or loss arising from the disposal is included in income or expenses for the year.

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. The depreciation periods of tangible fixed assets are as follows:

<u>Type of fixed assets</u>	<u>Years</u>
Buildings and structures	5 – 50
Machinery and equipment	5 – 15
Motor vehicles	6 – 10
Office equipment and tools	3 – 8
Other fixed assets	5 – 10

9. Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of intangible fixed assets comprises all expenditures incurred by the Group to acquire the fixed assets up to the time they are put into a state ready for use. Expenditures related to intangible fixed assets incurred after initial recognition are recognized as production and business expenses for the year, unless these expenditures are attached to a specific intangible fixed asset and increase the economic benefits from that asset.

When intangible fixed assets are sold or disposed of, their cost and accumulated amortization are written off, and any gain or loss arising from the disposal is recognized in income or expenses for the year.

The Group's intangible fixed assets include:

Land use rights

Land use rights comprise all actual expenditures incurred by the Group directly related to the land used, including expenditures to obtain the land use rights, registration fees, etc. Land use rights are amortized on a straight-line basis over the land use term (36 - 49 years); land use rights with an indefinite term are not amortized.

Computer software

Expenditures related to computer software programs that are not an integral part of the related hardware are capitalized. The cost of computer software comprises all expenditures incurred by the Group up to the time the software is put into use. Computer software is amortized on a straight-line basis over 3 to 8 years.

10. Operating leases

A lease is classified as an operating lease if substantially all the risks and rewards incidental to ownership of the asset remain with the lessor. Operating lease expenses are recognized as expenses on a straight-line basis over the lease term, irrespective of the method of lease payment.

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026****11. Other assets*****Receivables classified as credit risk-bearing assets***

Receivables classified as credit risk-bearing assets are recognized at cost less provisions for credit losses. The Bank classifies and makes provisions for credit losses on these receivables in accordance with the method described in Note 4.f.

Other assets

Other assets not classified as credit risk-bearing receivables are recognized at cost less provisions for losses on other on-statement of financial position assets.

Other assets are considered for provisions for losses based on the overdue period of the debts or on the expected losses that may occur where the debts are not yet due but the economic organization has fallen into bankruptcy or is undergoing dissolution procedures, or the debtor is missing, has absconded, is being prosecuted or tried by law enforcement authorities, is serving a sentence or has died. Provision expenses incurred are recognized in operating expenses for the year.

For overdue receivables, the Bank applies provision rates based on the overdue period in accordance with the guidance of Circular No. 48/2019/TT-BTC dated August 8, 2019 of the Ministry of Finance for each doubtful receivable, based on the overdue period of the debts or the expected level of losses, as follows:

- For overdue receivables:
 - 30% of the value of receivables overdue from 6 months to less than 1 year.
 - 50% of the value of receivables overdue from 1 year to less than 2 years.
 - 70% of the value of receivables overdue from 2 years to less than 3 years.
 - 100% of the value of receivables overdue for 3 years or more.
- For receivables that are not yet overdue but are unlikely to be recovered: provisions are made based on the expected level of losses.

For overdue receivables, provision expenses are recognized under “Operating expenses” in the Consolidated Income Statement.

12. Liabilities

Liabilities, including amounts due to the Government and the SBV, deposits and borrowings from other CIs, deposits from customers and other liabilities, are stated at cost.

13. Provisions

Provisions are recognized when the Group has a present obligation (legal or constructive) as a result of a past event, it is probable that the settlement of this obligation will result in an outflow of economic benefits, and the amount of the obligation can be reliably estimated.

If the effect of the time value of money is material, provisions are determined by discounting the amount expected to be required in the future to settle the obligation at a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to that liability.

14. Derivative financial instruments

The Bank enters into forward and swap contracts to enable customers to transfer, modify or reduce foreign exchange risk or other market risks, and also for the Bank’s business purposes.

Currency forward contracts

Currency forward contracts are recognized at the committed contract value on the transaction date, are periodically revalued at the spot exchange rate at the end of the annual accounting period and are presented at their net translated value in the Consolidated Statement of Financial Position. Differences arising from the revaluation are recognized in the “Foreign exchange differences” item in the Consolidated Statement of Financial Position and transferred to the Consolidated Income Statement at the end of the annual accounting period, or upon maturity of the contracts if the maturity date falls before the end of the annual accounting period. The difference between the VND value of the foreign currency amounts committed to be bought/sold at the forward rate and at the spot rate is amortized to the Consolidated Income Statement on a straight-line basis over the term of the contracts.

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026***Currency swap contracts*

Currency swap contracts are commitments to buy and sell the same amount of foreign currency (only two currencies are used in the transaction) with the same counterparty, in which one transaction has a spot settlement term and the other has a settlement term determined in the future, and the exchange rates of both transactions are determined at the same time when the spot transaction is confirmed. The premium or discount arising from the difference between the spot exchange rate on the effective date of the contract and the forward exchange rate is recognized immediately on the effective date of the contract as an asset if positive or as a liability if negative in the Consolidated Statement of Financial Position. This difference is amortized to the Consolidated Income Statement on a straight-line basis over the term of the swap contract.

Interest rate swap contracts

Interest rate swap contracts are commitments to settle interest calculated at floating or fixed rates on the same notional principal amount over the same period. The notional principal amounts of single-currency interest rate swap contracts are recorded as off-statement of financial position items. Interest income and expenses arising on the notional principal amounts are recognized in the Consolidated Income Statement on an accrual basis.

15. Owner's equity and reserves*Charter capital*

Ordinary shares are classified as owner's equity. Costs directly attributable to the issuance of ordinary shares are recognized as a deduction from owner's equity.

Treasury shares

When shares issued by the Bank are repurchased, the amount paid, including transaction-related costs, is recognized as treasury shares and presented as a deduction from owner's equity. On reissuance, the difference between the reissuance price and the carrying value of the treasury shares is recorded in "Share premium".

Reserves

On June 12, 2025, the Government issued Decree No. 135, which supplements regulations on the annual financial planning of CIs, under which the distribution of retained profit of CIs and foreign bank branches shall be carried out in the following order:

1. Profit sharing with joint venture contributors under signed transactions and contracts (if any).
2. Offsetting losses of previous years that are no longer eligible for deduction from profit before corporate income tax.
3. Appropriation to the charter capital supplementary reserve

<u>Percentage of profit after tax</u>	Maximum level
10% of profit after tax	100% of charter capital
4. Appropriation to the financial reserve

<u>Percentage of profit after tax</u>	Maximum level
10% of the remaining profit after tax after distribution to items 1, 2 and 3 above	Not regulated
5. The distribution of the remaining profit is decided by the CI or foreign bank branch in accordance with its Charter, financial regulations and internal regulations.

The charter capital supplementary reserve is used to supplement the Group's charter capital.

The financial reserve is used to:

- Offset losses and damages to assets and uncollectible receivables arising in the course of business;
- Offset the Group's losses as decided by the General Meeting of Shareholders.

The financial reserve and the charter capital supplementary reserve are not distributable and are recognized as part of owner's equity.

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

Other funds within owner's equity are appropriated from profit after tax. Appropriation from profit after tax and the use of other funds must be voted on and approved by the General Meeting of Shareholders. These funds are not regulated by law and may be fully distributed.

Bonus and welfare funds

Bonus and welfare funds, which are not required by law, are appropriated from profit after tax, are fully distributable and are mainly used for payments to the Group's employees. Bonus and welfare funds are recognized in the Group's liabilities.

16. Items off the Consolidated Statement of Financial Position

From time to time, the Group has outstanding commitments to extend credit. These commitments take the form of approved loans and overdraft facilities. The Group also provides financial guarantees and letters of credit to guarantee the performance of customers to third parties. Commitments and contingent liabilities may expire before being disbursed in part or in full. Therefore, these commitments and contingent liabilities do not necessarily represent expected future cash flows.

17. Interest income, interest expenses and suspension of interest accrual

Interest income is recognized in the Consolidated Income Statement on an accrual basis, except for interest on debts classified in Group 2 to Group 5 and debts retained in Group 1 (current) under special policies of the State, which is recognized in the Consolidated Income Statement when actually received by the Group.

When a debt is retained in the current group under special policies of the State, interest receivable arising during the year is not recognized as income and is monitored by the Bank off the statement of financial position. Interest income on these debts is recognized in the Consolidated Income Statement when actually received by the Bank.

Interest income on deposits and investments in bonds, treasury bills, etc. is the interest receivable for the year.

Interest expenses on borrowings and deposits are recognized on an accrual basis.

18. Income from services

Income from services comprises fees received from payment services, cash services and other services. Income from payment services, cash services and other services is recognized when the services are completed.

19. Accounting for income receivable but not collected

In accordance with the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 issued by the National Assembly, for receivables that have been recognized as income but are subsequently assessed as uncollectible or are not collected when due, the Bank records a reduction in revenue if they arise in the same annual accounting period, or records them as expenses if they arise in a different annual accounting period, and monitors them off the statement of financial position for collection. When these amounts are collected, the Bank recognizes them as income in the Consolidated Income Statement.

20. Corporate income tax

Corporate income tax expense comprises current income tax and deferred income tax.

Current income tax

Current income tax is the tax amount calculated based on taxable income. Taxable income differs from accounting profit due to adjustments for temporary differences between tax and accounting, non-deductible expenses, as well as adjustments for non-taxable income and losses carried forward.

Deferred income tax

Deferred income tax is the amount of corporate income tax that will be payable or recoverable due to temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for tax purposes. Deferred income tax liabilities are recognized for all taxable temporary differences. Deferred income tax assets are recognized only when it is certain that sufficient taxable profit will be available in the future against which these deductible temporary differences can be utilized.

KIEN LONG COMMERCIAL JOINT STOCK BANK

No. 40–42–44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER III OF 2026**

The carrying amount of deferred corporate income tax assets is reviewed at the end of the fiscal year and reduced to the extent that it is no longer certain that sufficient taxable profit will be available to allow the benefit of part or all of the deferred income tax assets to be utilized. Previously unrecognized deferred corporate income tax assets are reviewed at the end of the fiscal year and recognized when it becomes certain that sufficient taxable profit will be available to utilize these unrecognized deferred income tax assets.

Deferred income tax assets and deferred income tax liabilities are measured at the tax rates expected to apply to the period when the assets are recovered or the liabilities are settled, based on the tax rates in effect as at the end of the fiscal year. Deferred income tax is recognized in the Consolidated Income Statement, except when it relates to items recognized directly in owner's equity, in which case the corporate income tax is also recognized directly in owner's equity.

Deferred income tax assets and deferred income tax liabilities are offset when:

- The Group has a legally enforceable right to offset current income tax assets against current income tax payable; and
- The deferred income tax assets and deferred income tax liabilities relate to corporate income tax levied by the same tax authority:
 - On the same taxable entity; or
 - The Group intends to settle current income tax liabilities and current income tax assets on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred income tax liabilities or deferred income tax assets are expected to be settled or recovered.

21. Segment reporting

A segment is a distinguishable component of the Bank that is engaged in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), and that is subject to risks and returns that are different from those of other segments. The Bank's primary segment reporting format is based on geographical segments.

22. Offsetting

Financial assets and financial liabilities are offset and the net amount is presented in the Consolidated Statement of Financial Position only when the Bank has a legally enforceable right to offset and the Bank intends either to settle the assets and liabilities on a net basis or to realize the assets and settle the liabilities simultaneously.

23. Related parties

Related parties include enterprises and individuals that, directly or indirectly through one or more intermediaries, control or are controlled by the Bank, or are under common control with the Bank. Associates and individuals that directly or indirectly hold voting power in the Bank that gives them significant influence over the Bank, key management personnel including members of the Board of Directors, members of the Board of Management and members of the Supervisory Board, close family members of these individuals or associates, and companies associated with these individuals are also considered related parties.

In considering each possible related party relationship, attention is directed to the substance of the relationship and not merely its legal form.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

V. Additional Information for items presented in the Consolidated Statement of Financial Position

	30 Sep 2026	31 Dec 2025
1. Cash, gold, silver, gemstones		
Cash in VND	621,492	578,881
Cash in foreign currency	40,935	23,258
Total	662,427	602,139

2. Deposits at the State Bank of Vietnam

	30 Sep 2026	31 Dec 2025
VND	3,310,437	4,889,104
Foreign currencies	86,264	913,897
Total	3,396,701	5,803,001

It reflects the accounts for demand deposits and required reserve deposits at the State Bank of Vietnam (SBV) according to regulations. Required reserves are determined in accordance with SBV regulations, with the following reserve ratios:

- Demand deposits and time deposits with terms under 12 months: 3% for VND, 8% for foreign currency.
- Time deposits with terms of 12 months or more: 1% for VND, 6% for foreign currency.
- Overseas deposits: 1% for foreign currency.

	30 Sep 2026	31 Dec 2025
3. Deposits at other Credit Institutions and Loans Granted to other Credit Institution		
Demand deposits		
VND	7,165,075	5,135,536
Foreign currencies	216,466	191,216
Term deposits		
VND	10,268,400	10,444,320
Foreign currencies	1,766,300	393,728
Total	19,416,241	16,164,800

4. Derivative financial instruments and other financial liabilities

	Total contract value (at contract effective exchange rate)	Total book value (at end-of-period exchange rate)
As at Sep 30, 2026		Assets Liabilities
Foreign exchange swap transactions	2,394,970	245,772
Foreign exchange forward contracts	254,220	5,530
Total	2,649,190	245,772 5,530
As at December 31, 2025		
Foreign exchange swap transactions	6,096,401	268,551
Foreign exchange forward contracts	3,876,300	44,019
Total	9,972,701	268,551 44,019

5. Loans to customers

	30 Sep 2026	31 Dec 2025
Loans granted to local economic institutions and individuals	78,465,298	71,587,702
Total	78,465,298	71,587,702

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

Analysis by loan quality

(The classification of loan is presented in compliance with the regulations under Circular 31/2024/TT-NHNN, Decree 86, and adjusted in accordance with CIC)

	30 Sep 2026	31 Dec 2025
Group 1 - Current debts	76,012,816	69,418,870
Group 2 - Special mention debts	894,986	834,107
Group 3 - Sub-standard debts	354,285	239,102
Group 4 - Doubtful debts	422,861	470,205
Group 5 - Loss debts	780,350	625,418
Total	78,465,298	71,587,702

Analysis by loan term

	30 Sep 2026	31 Dec 2025
Short-term	41,961,353	37,632,322
Medium	29,267,553	26,907,503
Long-term	7,236,392	7,047,877
Total	78,465,298	71,587,702

Analysis by type of customer and ownership structure

	30 Sep 2026	31 Dec 2025
Business households and individuals	14,032,130	15,538,768
Limited liability company	60,480,659	51,878,228
Joint stock company	3,952,509	4,170,706
Total	78,465,298	71,587,702

Analysis by industry

	30 Sep 2026	31 Dec 2025
Production of material products and services for private consumption by households	8,627,456	7,375,639
Agriculture, forestry and aquaculture	3,615,784	4,117,099
Other service activities	328,572	870,647
Financial, banking and insurance activities	6,560	8,883
Real estate sector (business, self-use)	3,993,664	7,762,567
Wholesale and retail, repairing motors, vehicles and other engines	18,693,685	16,602,676
Construction	41,093,376	32,896,189
Transportation and warehousing	22,470	24,306
Processing and manufacturing industry	251,382	611,690
Accommodation and food services	1,142,698	1,161,757
Healthcare and social assistance activities	10,006	32,562
Information and communication	2,800	3,194
Education and training	26,736	31,709
Production and distribution of electricity, gas, hot water, steam and air conditioning	0	552

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

	Unit: VND million	
Art and amusement activities	12,698	19,248
Mineral extraction	65,276	11,466
Administrative activities and support services	32,329	39,784
Professional, scientific, and technical activities	530,537	10,440
Water supply; waste management and treatment activities	2,754	7,294
Total	78,465,298	71,587,702
6. Provision for loan losses	30 Sep 2026	31 Dec 2025
Details of provision balance		
General provision	582,636	532,216
Specific provision	677,330	641,994
Total	1,259,966	1,174,210
	General Provisions	Specific Provisions
Current period	532,216	641,994
Opening balance	50,420	367,787
Provisions made /(reversed)	-	(332,451)
Use of reserves during the period		
Closing balance	582,636	677,330
	General Provisions	Specific Provisions
Prior year	454,450	525,897
Opening balance	73,675	593,560
Provisions made /(reversed)	-	(578,633)
Credit risk provision utilization during the period		
Closing balance	528,125	540,824
7. Investment securities	30 Sep 2026	31 Dec 2025
<i>Investment securities available for sale</i>		
<i>Debt securities</i>		
Government Bonds	1,343,594	1,343,760
Total	1,343,594	1,343,760
<i>Held-to-maturity investment securities</i>		
Government Bonds	1,665,107	1,669,561
Sub-total	1,665,107	1,669,561
Total	3,008,701	3,013,321

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

8. Tangible fixed assets

Items	Buildings, structures	Machinery equipment	Transportation Facilities	Office equipment	Others fixed assets	Total
Original Cost						
Opening balance	728,706	83,480	170,436	202,505	23,314	1,208,441
Purchase for the period	-	1,732	-	3,351	1,050	6,133
Construction investment completed	-	102	-	-	-	102
Disposals, sales	(232)	(1,238)	(51,829)	(114)	-	(53,413)
Closing balance	728,474	84,076	118,607	205,742	24,364	1,161,263
Acc. Depreciation						
Opening balance	272,938	58,360	116,891	131,902	16,511	596,602
Depreciation during the period	20,622	4,393	7,047	8,903	602	41,567
Disposals, sales	(232)	(1,238)	(51,829)	(114)	-	(53,413)
Closing balance	293,328	61,515	72,109	140,691	17,113	584,756
Net book value	-	-	-	-	-	-
Opening balance	455,768	25,120	53,545	70,603	6,803	611,839
Closing balance	435,146	22,561	46,498	65,051	7,251	576,507

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

9. Intangible fixed assets

Items	Land use right	Computer software	Other intangible assets	Total
Original cost				
Opening balance	686,287	229,825	20,014	936,126
- Purchase in the period		-		-
- Decrease during the period	(41,494)			(41,494)
Closing balance	644,793	229,825	20,014	894,632
Acc. Amortization				
Opening balance	16,003	130,033	19,717	165,753
- Charge for the period	1,380	15,828	268	17,476
Closing balance	17,383	145,861	19,985	183,229
Net book value				
Opening balance	670,284	99,792	297	770,373
Closing balance	627,410	83,964	29	711,403

10. Receivables

	30 Sep 2026	31 Dec 2025
Construction or purchase of fixed assets in progress	481,583	82,237
Amount for supporting interest rate awaiting the SBV's payment	3,822	3,822
Office rental deposit and contract advance	474,304	47,435
Input VAT	8,383	586
Advance for professional purposes	12,997	3,277
Receivables from warehouse and office rental services	3,115	3,111
Receivables from credit card operations	194,768	160,481
Receivables from Banknet	260,834	656,625
Receivables from purchase of documents without recourse	4,138,000	2,240,000
Deposit at international payment organizations	87009	42804
Others	479,257	123,960
Total	6,144,072	3,364,338

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

Unit: VND million

	30 Sep 2026	31 Dec 2025
11. Interest and fees receivable		
Interest receivable from deposits	8,302	2,749
Interest receivable from securities investment	55,169	24,054
Interest receivable from credit activities	2,120,814	1,656,153
Interest receivable from derivative financial instruments	27,293	123,343
Total	2,211,578	1,806,299
12. Other assets		
Deferred expenses	2,299,108	483,061
Tools and instruments	20,697	12,616
Foreclosed assets ownership transferred to the Bank awaiting disposal	112,843	117,460
Other assets	81,215	45,335
Total	2,513,863	658,472
13. Provisions for risks from other assets		
Provisions for risks from foreclosed assets	(64,356)	(66,242)
Provisions for doubtful debts	(404,537)	(63,675)
Total	(468,893)	(129,917)
14. Deposits and Borrowings from other Credit Institutions		
	30 Sep 2026	31 Dec 2025
Demand deposits in VND	7,033,138	5,029,150
Term deposit		
VND	10,268,400	10,444,350
Foreign currencies	1,766,300	393,728
Borrowings		
VND	7,601	7,601
Foreign currencies	527	608
Total	19,075,966	15,875,437
15. Deposits from customers		
	30 Sep 2026	31 Dec 2025
Demand deposits		
VND	4,745,132	5,830,197
Foreign Currencies	137,174	10,129
Term deposits		
VND	3,172,546	1,530,916
Savings deposits		
Non-term savings deposits in VND	12,024	16,546
Non-term savings deposits in foreign currencies	1,775	4,074
Term savings deposits in VND	73,717,780	64,559,083
Term savings deposits in foreign currencies	30,186	50,880

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

Margin deposits		
Margin deposits in VND	10,094	8,584
Total	81,826,711	72,010,409
- Breakdown by type of customer and ownership structure	30 Sep 2026	31 Dec 2025
Deposits from economic institutions	4,695,765	4,225,025
Joint stock company	1,813,959	2,897,610
Limited liability company	2,117,409	670,292
Private enterprise	11,370	5,550
Others	753,027	651,573
Deposits from individuals	77,130,946	67,785,384
Total	81,826,711	72,010,409
16. Valuable papers issuance	30 Sep 2026	31 Dec 2025
Certificate of deposit in VND	70,437	66,537
Bonds	3,459,836	3,408,588
Total	3,530,273	3,475,125
17. Interests and fees payable	30 Sep 2026	31 Dec 2025
Interest payable on deposits	706,655	1,220,173
Interest payable on issuance of valuable papers	145,915	71,015
Interest payable on loan	6	7
Interest payable on derivative financial instruments	58,718	97,624
Total	911,294	1,388,819
18. Other payables and liabilities	30 Sep 2026	31 Dec 2025
Payables to employees	99,507	324,621
Taxes and payables to the State (Note VII.2)	173,955	267,734
Bonus and welfare fund (i)	67,515	82,389
Payables from credit card operations	34,104	29,137
Payables from Banknet operation	328,319	1,097,418
Other outstanding payments	9,137	10,435
Remittances payable	6,892	10,348
Money held and awaiting payment	3,487	19,943
Other payables	167,576	294,371
Total	890,492	2,136,396
(i) Changes in bonus and welfare fund	Current period	Previous Period
Opening balance	82,389	45,583
Provision to the fund	-	44,627
Used during the period	(14,874)	(7,770)
Closing balance	67,515	82,440

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

19. Equity and funds of credit institutions

Statement of Changes in Equity

	Charter Capital	Treasury shares	Credit institution fund	Exchange rate difference	Retained earnings	Total
Opening balance	5,821,705	(34,200)	751,338	-	1,877,660	8,416,503
Increase charter capital from stock dividends	1,706,178	-	(209,229)	-	(1,496,949)	-
Profit during the period		-	-	-	1,368,426	1,368,426
Exchange rate difference				(51,491)		(51,491)
Appropriation to funds (*)		-	352,673	-	(352,673)	-
Closing balance	7,527,883	(34,200)	894,782	(51,491)	1,396,464	9,733,438

Shares

	30 Sep 2026	31 Dec 2025
Number of shares issued	752,788,337	582,170,526
- Common shares	752,788,337	582,170,526
Number of shares repurchased	(3,800,000)	(3,800,000)
- Common shares	(3,800,000)	(3,800,000)
Number of outstanding shares	748,988,337	578,370,526
- Common shares	748,988,337	578,370,526
Par value of outstanding shares: VND 10,000		

() Bank's Funds*

	Charter Capital	Financial reserve	Other funds	Total
Opening balance	217,720	533,615	3	751,338
Provisions during the period	185,529	167,144	-	352,673
Increase charter capital from the fund to supplement charter capital	(209,229)			(209,229)
Closing balance	194,020	-	700,759	894,782

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

Unit: VND million

VI. Additional Information for Items Presented in the Income Statement

The information presented in this section: The current period is from 01/01/2026 to 30/09/2026; the previous period is from 01/01/2025 to 30/09/2025

1. Net interest income

	Current period	Previous Period
Interest income and similar incomes		
Interest income from deposits	671,266	391,370
Interest income from loans to customers	6,302,206	5,396,500
Interest income from investing in securities	56,107	55,557
Income from guarantee activities	29,331	26,900
Other income from credit activities	273,411	283,674
	<u>7,332,321</u>	<u>6,154,001</u>
Interest expense and similar expenses		
Interest expense on deposits	(4,270,692)	(3,097,578)
Interest expense on borrowings	(8,024)	(4,835)
Interest expenses on valuable papers issued	(195,737)	(215,561)
Other expenses on credit activities	(57,742)	(125,127)
	<u>(4,532,195)</u>	<u>(3,443,101)</u>
Total	<u>2,800,126</u>	<u>2,710,900</u>

2. Net gain/loss from services:

	Current period	Previous Period
Service revenue		
Revenue from payment services	309,146	447,002
Revenue from office rental services	0	306
Revenue from property appraisal services	4,298	14,585
Revenue from treasury, trust and agency services	153	181
Revenue from insurance business services	37,586	32,294
Other services	27,221	20,453
	<u>378,404</u>	<u>514,821</u>
Service expenses		
Payment service costs	(28,192)	(25,305)
Consulting services	(1,364)	(3,423)
Postal charges for telecommunications networks	(2,911)	(10,087)
Other service expenses	(22,841)	(3,695)
	<u>(55,308)</u>	<u>(42,510)</u>
Total	<u>323,096</u>	<u>472,311</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

	Unit: VND million	
	Current period	Previous Period
3. Net gain/loss from dealing in foreign currencies		
<i>Gains from foreign exchange trading</i>		
Gain from spot foreign exchange trading	236,676	157,537
Gain from currency derivatives financial instruments	263,297	15,864
<i>Loss from foreign exchange trading</i>		
Losses from spot foreign exchange trading	(27,049)	(21,483)
Losses from currency derivatives financial instruments	(345,191)	(96,597)
Net gain/loss from dealing in foreign currencies	127,733	55,321
4. Net gain/loss from trading securities	Current period	Previous Period
Income from trading securities	61,953	
Total	61,953	0
5. Net gain/(loss) from trading of investment securities	Current period	Previous Period
Income from trading of investment securities	2,705	32,052
Expenses for trading of investment securities	-	-
Gain/loss from dealing in investment securities	2,705	32,052
6. Net gain/loss from other activities	Current period	Previous Period
Gain on disposal of foreclosed assets	422	7,460
Gain on the liquidation of fixed assets	8,617	-
Gain from reversal of receivables	371,258	5,010
Recoveries from bad debts written off by risk provisions	1,886	273,042
Others	3,418	5,578
	385,601	291,090
Other expenses		
Decrease in fixed assets during the period	(26,170)	-
Expenses of social work activities	(3,885)	(3,939)
Expenses on debt trading operations	-	(4,320)
Expenses of debt settlement and others	(2,461)	(3,521)
	(32,516)	(11,780)
Net gain/loss from other activities	353,085	279,310
7. Operating expenses	Current period	Previous Period
1. Payment of taxes and fees	18,918	13,941
2. Expenses for employees	645,635	853,285
In which:		
Salaries and allowances	532,713	733,124
Additional expenses based on salary	60,109	62,001
Uniforms, meal allowances, medical expenses and severance allowances	52,813	58,160
3. Expenses on assets	220,970	208,567

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

Unit: VND million

In which:		
<i>Depreciation of fixed assets</i>	59,044	59,465
<i>Asset rental expenses</i>	105,021	90,156
<i>Asset repair and maintenance expenses</i>	41,495	36,869
<i>Expenses for purchasing labor tools</i>	14,755	21,556
<i>Other expenses</i>	655	521
4. General and administrative expenses	229,839	194,503
In which:		
<i>Expenses of advertising, marketing, promotions and office materials</i>	94,376	41,479
<i>Business trip expenses</i>	8,607	11,912
<i>Expenses of electricity, water, cleaning, petrol</i>	29,220	32,250
<i>Expenses of communication</i>	30,258	30,587
<i>Training expenses</i>	699	1,474
<i>Conference, reception and celebration expenses</i>	51,174	58,585
<i>Other expenses</i>	15,505	18,216
5. Deposit insurance premiums	81,385	75,819
Total	1,537,610	1,346,115

8. Corporate income tax

Current period **Previous Period**

The Group is required to pay corporate income tax on taxable income at a tax rate of 20%.

Current corporate income tax expenses of companies within the Group are as follows:

Kien Long Commercial Joint Stock Bank	342,530	306,797
Kien Long Bank Asset Management Company	1,925	1,744
Total	344,455	308,541

The determination of corporate income tax payable by the Group is based on prevailing tax regulations.

However, these regulations are subject to change from time to time, and the tax treatment of various transactions may be subject to different interpretations. Therefore, the corporate income tax presented in the consolidated financial statements may be subject to change upon inspection by the tax authorities.

9. Basic Earnings per share (EPS)

Current period **Previous Period**

Profit attributable to ordinary shareholders (VND million)	1,368,426	1,228,003
Weighted average number of ordinary shares outstanding	748,988,337	363,070,806
Basic earnings per share (VND/share)	1,827	3,382

10. Cash and cash equivalents:

Current period **Previous Period**

Cash and cash equivalents on hand	662,427	598,803
Deposits at State Bank of Vietnam	3,396,701	5,201,742
Deposits at and loans to other credit institutions (demand deposits and deposits/loans with an original term of not more than 3 months)	19,416,241	11,943,101
Total	23,475,369	17,743,646

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

Unit: VND million

VII. Other additional information

1. Income status of the employees

Current period Previous Period

Average number of officers and employees	3,162	3,530
Income of officers and employees		
Salary, bonuses, and other income	546,709	623,671
Total Income	707,187	740,894
Average monthly salary (VND million/person/month)	19	20
Average monthly income(VND million/person/month)	25	23

2. Clearance of obligations to the State Budget

Items	Opening balance	Movements		Closing balance
		Payable	Paid	
Value added tax (VAT)	33,666	26,494	(55,874)	4,286
Corporate income tax	218,774	344,455	(410,430)	152,799
Personal income tax and others	15,294	53,159	(51,583)	16,870
Total	267,734	424,108	(517,887)	173,955

3. Contingencies and commitments

30 Sep 2026 31 Dec 2025

Loan Guarantee	5,300	5,600
Commitment on foreign exchange transactions	50,741,081	49,080,279
Commit to buy foreign currency	103,900	1,417,419
Commit to sell foreign currency	103,900	1,312,425
Swap transactions	50,533,281	46,350,435
Commitments under L/C	6,520,406	4,004,158
Contract value	6,520,475	4,004,820
Minus deposit	(69)	(662)
Other guarantees	3,401,668	1,713,319
Contract value	3,402,608	1,714,719
Minus: Margin deposits	(940)	(1,400)

4. Lending interest and receivable fees but not collected yet

30 Sep 2026 31 Dec 2025

Uncollected loan interest in Vietnamese Dong	370,086	310,032
--	---------	---------

5. Bad debts written off

30 Sep 2026 31 Dec 2025

Written-off principal balances under monitoring	1,402,249	1,378,170
Written-off interest balances under monitoring	1,822,175	1,710,419
Total	3,224,424	3,088,589

6. Other assets and documents

30 Sep 2026 31 Dec 2025

Other assets being kept	3,984,947	4,162,890
Other valuable papers being preserved	186,724	160,657
Total	4,171,671	4,323,547

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

	Unit: VND million	
	30 Sep 2026	31 Dec 2025
7. Types and value of secured assets of customers		
Real estates	43,600,920	36,689,741
Machinery and equipment	41,057	52,487
Transportation	656,914	593,681
Shares issued by other credit institutions	33,600	15,709
Shares issued by economic organizations	8,087,480	20,219,882
Savings books	2,274,174	2,555,675
Others	201,647,899	109,067,904
Total	256,342,044	169,195,079

8. Transactions with related parties

Information on related parties is presented in accordance with Circular No. 96/2020/TT-BTC dated November 16, 2020

	30 Sep 2026	31 Dec 2025
Other related party deposits	36,470	335,745
Loans to other related parties	615	297
Interest accrued on deposits of other related parties	219	252

9. Geographical concentration of assets, liabilities and off-balance sheet items

	Total deposits and outstanding loans	Total customer deposits	Derivative instruments (total value by contract)	Credit Commitment	Securities trading and investment
Closing balance	101,278,240	104,432,950	2,649,190	9,928,383	3,008,701
Domestic	101,278,240	104,432,950	2,649,190	9,928,383	3,008,701
Opening balance	93,555,503	91,360,971	9,972,701	5,725,139	3,013,321
Domestic	93,555,503	91,360,971	9,972,701	5,725,139	3,013,321

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter III Year 2026

Unit: VND million

10. Market risks

10.1 Liquidity risks

Summary of assets and liabilities of the Bank to the matured date:

The table below provides an analysis of the Bank's assets and liabilities by group, based on the remaining maturity as at the end of the reporting period to their contractual maturity dates. The actual maturities of assets and liabilities may differ from the contractual terms depending on contract annexes, if any.

As of September 30, 2026

Items	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From 1-3 months	From 3-12 months	From 1-5 years	Over 5 years	
Cash, gold, silver and gemstones	-	-	662,427	-	-	-	-	662,427
Deposits at the State Bank of Vietnam	-	-	3,396,701	-	-	-	-	3,396,701
Deposits at other credit institutions and loans granted to other credit institutions	-	-	19,416,241	-	-	-	-	19,416,241
Trading securities (*)	-	-	-	-	350,000	-	-	350,000
Derivative financial instruments and other financial assets (*)	-	-	240,242	-	-	-	-	240,242
Loans to customers (*)	1,557,496	894,986	4,188,775	4,113,633	34,801,191	26,566,907	6,342,310	78,465,298
Investment securities (*)	-	-	-	-	-	1,115,127	1,893,574	3,008,701
Fixed assets and investment properties	-	-	567,527	317	2,183	717,883	-	1,287,910
Other assets (*)	54,971	-	2,211,578	8,602,964	-	-	-	10,869,513
Total assets	1,612,467	894,986	30,683,491	12,716,914	35,153,374	28,399,917	8,235,884	117,697,033
Liabilities								
Deposits and borrowings from the State Bank and other credit institutions	-	-	19,067,838	-	7,601	-	527	19,075,966
Deposits from customers	-	-	10,592,993	10,952,390	50,611,152	9,669,845	331	81,826,711
Issue of valuable papers	-	-	4,100	-	-	66,337	3,459,836	3,530,273
Other liabilities	-	-	1,801,786	-	-	-	-	1,801,786
Total liabilities	-	-	31,466,717	10,952,390	50,618,753	9,736,182	3,460,694	106,234,736
Difference of net liquidity	1,612,467	894,986	(783,226)	1,764,524	(15,465,379)	18,663,735	4,775,190	11,462,297

(*) These items do not include the balance of provision for risks

KIEN LONG COMMERCIAL JOINT STOCK BANK

40-42-44 Pham Hong Thai, Rach Gia Ward

An Giang Province, Vietnam

Form: B05a/TCTD-HN

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

10.2 Interest rate risks

As of September 30, 2026

Items	Overdue	Non-interest bearing	Within 1 month	From 1-3 months	From 3-6 months	From 6-12 months	From 1-5 years	Over 5 years	Total
Cash, gold, silver and gemstones	-	662,427	-	-	-	-	-	-	662,427
Deposits at the State Bank of Vietnam	-	-	3,396,701	-	-	-	-	-	3,396,701
Deposits at other credit institutions and loans granted to other credit institutions	-	-	19,416,241	-	-	-	-	-	19,416,241
Trading securities (*)	-	-	-	-	-	350,000	-	-	350,000
Derivative financial instruments and other financial assets (*)	-	-	240,242	-	-	-	-	-	240,242
Loans to customers (*)	2,452,482	-	4,188,775	4,113,633	12,287,275	22,513,916	26,566,907	6,342,310	78,465,298
Investment securities (*)	-	-	-	-	-	-	1,115,127	1,893,574	3,008,701
Fixed assets and investment properties	-	1,287,910	-	-	-	-	-	-	1,287,910
Other assets (*)	54,971	10,814,542	-	-	-	-	-	-	10,869,513
Total assets	2,507,453	12,764,879	27,241,959	4,113,633	12,287,275	22,863,916	27,682,034	8,235,884	117,697,033
Liabilities									
Deposits and borrowings from the State Bank and other credit institutions	-	-	19,067,838	-	-	7,601	-	527	19,075,966
Deposits from customers	-	-	10,592,993	10,952,390	31,038,822	19,572,330	9,669,845	331	81,826,711
Issue of valuable papers	-	-	4,100	-	-	-	66,337	3,459,836	3,530,273
Other liabilities	-	1,801,786	-	-	-	-	-	-	1,801,786
Total liabilities	-	1,801,786	29,664,931	10,952,390	31,038,822	19,579,931	9,736,182	3,460,694	106,234,736
The different sensitivity level with the interest rate in the balance sheet	2,507,453	10,963,093	(2,422,972)	(6,838,757)	(18,751,547)	3,283,985	17,945,852	4,775,190	11,462,297
Off balance sheet commitments affecting the sensitivity level with the interest rate of assets and liabilities (net)	-	(9,927,374)	-	-	-	-	-	-	(9,927,374)
The different sensitivity level with the interest rate in and off the balance sheet	2,507,453	1,035,719	(2,422,972)	(6,838,757)	(18,751,547)	3,283,985	17,945,852	4,775,190	1,534,923

(*) These items do not include the balance of provision for risks.

KIEN LONG COMMERCIAL JOINT STOCK BANK

40-42-44 Pham Hong Thai, Rach Gia Ward

An Giang Province, Vietnam

Form: B05a/TCTD-HN

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

10.3 Currency risks

As of September 30, 2026

Items	VND	Converted USD	Converted EUR	Other converted foreign currencies	Total
Assets					
Cash, gold, silver and gemstones	621,492	39,442	1,210	283	662,427
Deposits at the State Bank of Vietnam	3,310,437	86,264	0	0	3,396,701
Deposits at other credit institutions and loans granted to other credit institutions	17,433,475	1,967,278	1,511	13,977	19,416,241
Loans to customers (*)	78,465,298	0	0	0	78,465,298
Investment securities (*)	3,008,701	0	0	0	3,008,701
Fixed assets and investment properties	1,287,910	0	0	0	1,287,910
Other assets (*)	10,869,513	0	0	0	10,869,513
Total assets	118,520,616	-840,564	2,721	14,260	117,697,033
Liabilities and owners' equity					
Deposits and borrowings from the State Bank and other credit institutions	19,075,439	527	0	0	19,075,966
Deposits from customers	81,657,575	168,511	582	43	81,826,711
Derivative financial instruments and other financial liabilities (*)	0	0	0	0	0
Issue of valuable papers	3,530,273	0	0	0	3,530,273
Other liabilities	1,801,786	0	0	0	1,801,786
Capital and other funds	9,733,438	0	0	0	9,733,438
Total liabilities and owners' equity	115,798,511	169,038	582	43	115,968,174
Position of currencies in balance sheet	2,722,105	(1,009,602)	2,139	14,217	1,728,859
Position of currencies off balance sheet					
Position of currencies in and off balance sheet	2,722,105	(1,009,602)	2,139	14,217	1,728,859

(*) These items do not include the balance of provision for risks.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

11. Financial assets and financial liabilities*Financial assets*

	30 Sep 2026		31 Dec 2025	
	Cost	Provisions	Cost	Provisions
Cash on hand, gold, silver and gemstones	662,427	-	602,139	-
Deposits at the SBV	3,396,701	-	5,803,001	-
Deposits at and loans to other credit institutions	19,416,241	-	16,164,800	-
Financial derivatives and other financial assets	240,242	-	224,532	-
Loans to customers	78,465,298	(1,259,966)	71,587,702	(1,174,210)
Investment securities	3,008,701	-	3,013,321	-
Interest and fees receivable	2,211,578	-	1,806,299	-
Other assets	8,657,935	(468,893)	4,022,810	(129,917)
Total	116,059,123	(1,728,859)	103,224,604	(1,304,127)

Financial liabilities

	30 Sep 2026	31 Dec 2025
Deposits and borrowings from SBV and other credit institutions	19,075,966	15,875,437
Deposits from customers	81,826,711	72,010,409
Issuances of valuable papers	3,530,273	3,475,125
Financial derivatives and other financial liabilities	-	-
Interest and fees payable	911,294	1,388,819
Other liabilities	392,375	1,332,050
Total	105,736,619	94,081,840

KIEN LONG COMMERCIAL JOINT STOCK BANK

Form: B05a/TCTD-HN

40-42-44 Pham Hong Thai, Rach Gia Ward

An Giang Province, Vietnam

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter III Year 2026

Unit: VND million

12. Segment report**(a) Geographical area report**

Reporting period: January 1, 2026 to Sep 30, 2026

	Northern region	The Central region	Southern region	Adjustment	Total
I. Incomes	1,023,907	1,040,067	6,813,425	(194,629)	8,682,770
1. Interest income	877,776	985,986	5,663,188	(194,629)	7,332,321
2. Income from service activities	125,199	25,407	227,798	-	378,404
3. Income from other business activities	20,932	28,674	922,439	-	972,045
II. Expenses	(573,628)	(904,647)	(5,268,036)	194,629	(6,551,682)
1. Interest expense	(453,243)	(759,703)	(3,513,878)	194,629	(4,532,195)
2. Depreciation expense of fixed assets	(1,039)	(6,146)	(51,859)	-	(59,044)
3. Costs directly related to business operations	(119,346)	(138,798)	(1,702,299)	-	(1,960,443)
Operating results before credit risk provision expenses	450,279	135,420	1,545,389	-	2,131,088
Credit risk provision expenses	(4,143)	(61,447)	(352,617)	-	(418,207)
Segment operating results before tax	446,136	73,973	1,192,772	-	1,712,881

As of Sep 30, 2026

	Northern region	The Central region	Southern region	Adjustment	Total
III. Assets	10,064,063	16,399,007	89,505,104	-	115,968,174
1. Cash	44,277	110,784	507,366	-	662,427
2. Fixed assets	8,672	192,697	1,086,541	-	1,287,910
3. Other assets	10,011,114	16,095,526	87,911,197	-	114,017,837
IV. Liabilities	9,617,927	16,325,034	80,291,775	-	106,234,736
1. Accounts payable	9,605,497	16,322,983	79,415,764	-	105,344,244
2. Other liabilities	12,430	2,051	876,011	-	890,492

(b) Secondary segment report

The Bank's principal business activity is concentrated in a single segment of banking operations.

Rach Gia, Oct 26, 2026

Prepared by

Chief Accountant



Thi Duyen



Vu Dang Xuan Vinh



Tran Ngoc Minh