

**KIEN LONG COMMERCIAL
JOINT STOCK BANK**

No: 3496/NHKL

Re: Explanation of changes in after-tax profit
in the third quarter of 2026 and accumulated
for the first 9 months of 2026

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Rach Gia, October 26, 2026

To:

- State Securities Commission;
- Hanoi Stock Exchange;
- Ho Chi Minh Stock Exchange.

Kien Long Commercial Joint Stock Bank (stock code: KLB) hereby provides the explanation regarding the changes in separate and consolidated after-tax profit in the third quarter of 2026 and accumulated for the first 9 months of 2026 as follows:

1. KienlongBank's separate and consolidated after-tax profit in the third quarter of 2026 decreased by more than 10% compared to the same period in 2025:

Unit: VND million, %

No.	Content	Quarter 3 of 2025	Quarter 3 of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	489,638	426,955	(62,683)	(12.80)
2	Consolidated after-tax profit	491,859	428,960	(62,899)	(12.79)

Separate after-tax profit in the third quarter of 2026 decreased by VND 62,683 million, equivalent to a decrease of 12.80% over the same period in 2025. KienlongBank's consolidated after-tax profit in the third quarter of 2026 decreased by VND 62,899 million, equivalent to a decrease of 12.79% over the same period in 2025. The decrease was mainly attributable to KienlongBank's implementation of preferential credit programs during the third quarter to support the economy amid ongoing challenges, in accordance with the policy direction of the State Bank of Vietnam.

2. KienlongBank's separate and consolidated after-tax profit accumulated in the first 9 months of 2026 increased by more than 10% compared to the same period in 2025:

Unit: VND million, %

No.	Content	Accumulated for the first 9 months of 2025	Accumulated for the first 9 months of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	1,226,172	1,369,528	143,356	11.69
2	Consolidated after-tax profit	1,228,003	1,368,426	140,423	11.44

Accumulated separate after-tax profit for the first 9 months of 2026 increased by VND 143,356 million, equivalent to an increase of 11.69% over the same period in 2025. Accumulated consolidated after-tax profit for the first 9 months of 2026 increased by VND 140,423 million, equivalent to an increase of 11.44% over the same period in 2025.

These results were primarily attributable to KienlongBank's focus on enhancing operational efficiency, improving operating processes, increasing labor productivity and exercising reasonable cost control; at the same time, the Bank improved asset quality and strengthened its risk management capacity, creating a foundation for sustainable profit growth.

Above is KienlongBank's explanation on the changes of separate and consolidated after-tax profit in the third quarter of 2026 and accumulated for the first 9 months of 2026 over the same period in 2025.

Sincerely./.

Recipients:

- As above;
- BOD, BOS (for reporting);
- Board of Management (for direction);
- Archived at: Clerical Office

GENERAL DIRECTOR



Trần Hồng Minh