

**KIENLONG COMMERCIAL
JOINT STOCK BANK**

**SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

No. 113 /NHKL

Rach Gia, day 17 month 3 year 2026

Re: Explanation for fluctuations in 2025
audited after-tax profit

To:

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

Kien Long Commercial Joint Stock Bank (stock code KLB) would like to explain the fluctuations in separate and consolidated 2025 audited after-tax profit, which increased by over 10% compared to 2024, as follows:

Unit: VND million, %

No.	Content	2024	2025	Increase/ Decrease (+/-)	
				Value	Proportion (%)
1	Separate after-tax profit	886,715	1,852,522	965,807	108.92
2	Consolidated after-tax profit	887,494	1,856,178	968,684	109.15

Separate 2025 audited after-tax profit increased by VND 965.807 million, equivalent to a 108.92% rise compared to 2024. The consolidated 2025 audited after-tax profit increased by VND 968.684 million, equivalent to a 109.15% rise compared to 2024.

The above results were achieved mainly because KienlongBank effectively used mobilized capital from the beginning of the year, proactively expanded non-credit services, focused on developing a comprehensive digital ecosystem, and enhanced digital transformation and the application of advanced technology. Additionally, the bank continuously improved service quality and customer experience, actively implemented measures to manage and recover bad debts, and combined this with cost control, optimization of cost efficiency, enhanced risk management, and increased labor productivity.

Note: The standalone and consolidated 2025 audited after-tax profit of KienlongBank remain unchanged from the pre-audit reports.

Above is KienlongBank's explanation on the fluctuation of fluctuations in separate and consolidated 2025 audited after-tax profit compared to the same period in 2024.

Regards./.

Recipients:

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

GENERAL DIRECTOR 

Tran Hong Minh

