

KIEN LONG COMMERCIAL JOINT STOCK BANK

For Quarter II of 2026

CONSOLIDATED FINANCIAL STATEMENTS



KIEN LONG COMMERCIAL JOINT STOCK BANK

CONSOLIDATED FINANCIAL STATEMENTS

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Quarter II Year 2026

Unit: VND million

ITEMS	Notes	30 Jun 2026	31 Dec 2025
A. ASSETS			
I. Cash, gold, silver, gemstones	5	564.174	602.139
II. Deposits at the State Bank of Vietnam	6	1.053.868	5.803.001
III. Gold and Deposits at other Credit Institutions and Loans Granted to other Credit Institutions	7	24.529.260	16.164.800
1. Gold and deposits at other credit institutions		24.529.260	16.164.800
IV. Trading securities		203.804	-
V. Financial Derivatives and other Financial Assets	8	114.415	224.532
VI. Loan to customers		76.323.340	70.413.492
1. Loan to customers	9	77.617.866	71.587.702
2. Provision for credit loss on loans to customers	10	(1.294.526)	(1.174.210)
VII. Factoring activities		-	-
VIII. Investment securities	11	3.010.262	3.013.321
1. Available-for-sales securities		1.343.654	1.343.760
2. Held-to-maturity securities		1.666.608	1.669.561
IX. Equity Investment and Other Investments		-	-
X. Fixed assets		1.306.894	1.382.212
1. Tangible fixed assets	12	590.067	611.839
a. Cost		1.161.291	1.208.441
b. Accumulated depreciation		(571.224)	(596.602)
2. Finance leased fixed assets		-	-
3. Intangible fixed assets	13	716.827	770.373
a. Cost		894.632	936.126
b. Accumulated depreciation		(177.805)	(165.753)
XI. Investment properties		-	-
XII. Other long-term assets		7.805.010	5.699.192
1. Accounts receivables	14	4.469.872	3.364.338
2. Interest and fee receivables	15	1.691.125	1.806.299
3. Deferred income tax assets		-	-
4. Other assets	16	1.772.544	658.472
5. Provision for other assets	17	(128.531)	(129.917)
TOTAL ASSETS		114.911.027	103.302.689

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Quarter II Year 2026

Unit: VND million

ITEMS	Notes	30 Jun 2026	31 Dec 2025
B. LIABILITIES AND OWNERS' EQUITY			
I. Borrowings from Government and the State Bank of Vietnam		296.479	-
II. Deposits and Borrowings from Other Credit Institutions	18	24.944.530	15.875.437
1. Deposits from other credit institutions		24.936.320	15.867.227
2. Borrowings from other credit institutions		8.210	8.210
III. Deposits from customers	19	73.925.014	72.010.409
IV. Derivative Financial Instruments and Other Financial Liabilities		-	-
V. Trust Funds and Other Borrowed Funds		-	-
VI. Issuance of Valuable Documents	20	3.722.913	3.475.125
VII. Other Liabilities		2.732.863	3.525.215
1. Interests, fees payable	21	1.046.018	1.388.819
2. Deferred corporate income tax		-	-
3. Accounts payable and other liabilities	22	1.686.845	2.136.396
TOTAL LIABILITIES		105.621.799	94.886.186
VIII. Equity and Funds	23	9.289.228	8.416.503
1. Equity of credit institutions		5.787.505	5.787.505
a. Chartered Capital		5.821.705	5.821.705
b. Treasury stocks		(34.200)	(34.200)
2. Funds of credit institutions		1.104.011	751.338
3. Exchange rate difference		(66.741)	-
5. Undistributed profit		2.464.453	1.877.660
TOTAL LIABILITIES AND OWNERS' EQUITY		114.911.027	103.302.689

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

Form: B02a/TCTD-HN

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Quarter II Year 2026

Unit: VND million

ITEMS	Notes	30 Jun 2026	31 Dec 2025
OFF BALANCE SHEET ITEMS			
1. Loan Guarantee	36	7.100	5.600
2. Foreign exchange commitments	36	43.468.160	49.080.279
2.1 Foreign exchange commitments - buy		2.177.920	1.417.419
2.2 Foreign exchange commitments - sell		2.492.800	1.312.425
2.3 Swap commitments		38.797.440	46.350.435
3. Irrevocable loan commitments	36	4.000.000	4.004.158
5. Other guarantees	36	3.094.022	1.713.319
7. Uncollected interests and fees receivable	37	343.157	310.032
8. Bad debts written-off	38	3.234.135	3.088.589
9. Other assets and receipts	39	4.131.351	4.323.547

Prepared by

Thi Duyen

Thi Duyen

Chief Accountant

Vu Dang Xuan Vinh

Vu Dang Xuan Vinh

Rach Gia, July 22, 2026

Chairman



Tran Ngoc Minh

CONSOLIDATED INCOME STATEMENT

Quarter II Year 2026

Unit: VND million

No.	Items	Notes	Quarter II		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		2.536.246	1.999.778	4.769.584	3.987.621
2	Interest and similar expenses		(1.529.369)	(1.115.832)	(2.843.028)	(2.254.589)
I	Net interest and similar income	24	1.006.877	883.946	1.926.556	1.733.032
3	Fee and commission income		114.041	169.808	224.921	349.568
4	Fee and commission expenses		(16.974)	(21.150)	(35.540)	(41.331)
II	Net fee and commission income	25	97.067	148.658	189.381	308.237
III	Net gain/(loss) from foreign currencies and gold trading	26	31.976	20.414	59.960	41.352
IV	Net gain/(loss) from trading securities	27	20.555	-	46.838	-
V	Net gain/(loss) from investment securities	28	1.475	12.661	2.120	12.749
5	Other income		181.656	126.936	228.400	238.925
6	Other expenses		(401)	(1.591)	(31.478)	(10.006)
VI	Net gain/(loss) from other operating activities	29	181.255	125.345	196.922	228.919
VII	Income from capital contributions and equity investments		-	-	-	-
VIII	Operating expenses	30	(477.092)	(296.318)	(894.824)	(874.890)
IX	Operating profit before provision for credit losses		862.113	894.706	1.526.953	1.449.399
X	Provision for credit losses		(207.977)	(329.943)	(351.242)	(528.141)
XI	Profit before tax		654.136	564.763	1.175.711	921.258
7	Current corporate income tax expenses		(131.479)	(113.300)	(236.245)	(185.114)
8	Deferred income tax expenses (*)		-	-	-	-
XII	Corporate income tax expense	31	(131.479)	(113.300)	(236.245)	(185.114)
XIII	Profit after tax		522.657	451.463	939.466	736.144
XV	Earning per share (VND/share)	32			1.624	2.036

Rach Gia, July 22, 2026

Prepared by

Chief Accountant

Chairman

Thi Duyen

Vu Dang Xuan Vinh



Tran Ngoc Minh

Thi Duyen

Vu Dang Xuan Vinh

CONSOLIDATED CASH FLOW STATEMENT

Quarter II 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	4.884.758	3.749.745
02. Interest and similar expenses paid	(3.185.829)	(2.102.912)
03. Income from services	189.381	308.237
04. Differences of actual receipts/payments from operating activities (foreign currencies, gold, securities)	108.918	54.101
05. Other income	(2.503)	(490)
06. Receipts of debts written off and compensated by provisions for credit risks	216.978	221.948
07. Payments to employees and for management and administrative works	(901.871)	(836.866)
08. Tax actually paid during the year	(305.129)	(158.471)
Net cash flows from operating activities before changes in assets and working capital	1.004.703	1.235.292
(Increase)/decrease in operating assets		
10. (Increase)/Decrease in investment securities	(200.745)	2.927
11. (Increase)/Decrease in derivatives and other financial assets	110.117	-
12. (Increase)/Decrease in loans and advances to customers	(6.030.164)	(8.115.114)
13. (Decrease)/Increase in provisions for damages	(230.926)	(377.590)
14. (Increase)/Decrease in other operating assets	(2.175.812)	(48.233)
Increase/(decrease) in operating liabilities		
15. Borrowings from the Government and the SBV	296.479	-
16. Deposits and borrowings from other CIs	9.069.093	(5.059.651)
17. Deposits from customers	1.914.605	9.652.060
18. Valuable papers issued	247.788	153.665
20. Derivative and other financial liabilities	-	(76.600)
21. Other operating liabilities	(336.386)	(88.117)
I. Net cash flows from operating activities	3.668.752	(2.721.361)
CASH FLOWS FROM INVESTING ACTIVITIES		
01. Payments for purchase of fixed assets	(33.266)	(36.835)
02. Proceeds from disposal of fixed assets	8.617	7.460
II. Net cash flows from investing activities	(24.649)	(29.375)

CONSOLIDATED CASH FLOW STATEMENT
Quarter II Year 2026

Unit: VND million

III. Net cash flows from financing activities	-	-
IV. Net cash flows during the year	3.644.103	(2.750.736)
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	(66.741)	(50.326)
VII. Cash and cash equivalents at the end of the year (Note no.33)	26.147.302	17.449.438

Rach Gia, July 22, 2026

Prepared by

Chief Accountant

Chairman







Thi Duyen

Vu Dang Xuan Vinh

Tran Ngoc Minh

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR QUARTER II OF 2026

1. GENERAL INFORMATION

a) Establishment, operation, validity period

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

- The Establishment and Operation License No. 0056/NH-GP dated 18 September 1995 issued by the State Bank of Vietnam (SBV) with amendment regarding the charter capital in accordance with Decision No. 3462/QĐ-NHNN dated 15 October 2025 of the SBV. On April 3, 2026, the Bank was granted License No. 17/NHNN-GP by the State Bank of Vietnam (SBV), replacing License No. 0056/NH-GP.
- The Bank Establishment License No. 1115/GP-UB dated 02 October 1995 issued by the People’s Committee of Kien Giang Province (the People’s Committee of An Giang Province now).
- The Bank has been operating under the Business Registration Certificate No. 1700197787, initially registered on 10 October 1995, granted by Kien Giang Province Department of Planning and Investment (An Giang Province Department of Finance now). During its operation course, the Bank’s Business Registration Certificate has been amended several times, and the most recent amendment was made on 24 July 2024.

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

The principal business activities of the Bank consist of mobilizing short, medium and long-term deposits from organizations and individuals; granting short, medium and long-term loans to organizations and individuals based on the Bank’s capital resources; conducting foreign exchange transactions, international trade finance services, and discounting commercial papers, bonds, and other valuable papers; performing capital contributions, share acquisition, bond investment, and other banking services as permitted by the SBV.

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

a) Board of Directors

Full name	Position	Date of Appointment / Re-appointment
Mr. Tran Ngoc Minh	Chairman of the Board	Appointed on July 9, 2024
Ms. Nguyen Thi Hong Hanh	Vice Chairwoman	Appointed on July 9, 2024
Mr. Bui Thanh Hai	Member	Re-appointed 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

b) Board of Supervision

Full name	Position	Date of Appointment / Re-appointment
Ms. Do Thi Tuyet Trinh	Head of the Board	Re-appointed on April 27, 2023
Mr. Dang Minh Quan	Member	Re-appointed on April 27, 2023
Ms. Hoang Thi Phuong	Member	Appointed on April 26, 2024

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

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

Ms. Nguyen Thi Khanh Phuong	Member	Appointed on October 26, 2024
Mr. Dao Ngoc Hai	Member	Appointed on October 26, 2024

c) Board of Management and Chief Accountant

Full name	Position	Date of Appointment / Re-appointment
Mr. Tran Hong Minh	General Director	Appointed on December 1, 2025
Mr. Nguyen Hoàng An	Deputy General Director	Re-appointed on July 1, 2025
Mr. Nguyen Van Minh	Deputy General Director	Re-appointed on January 5, 2023
Mr. Tran Van Thai Binh	Deputy General Director	Re-appointed on May 24, 2025
Ms. Nguyen Thi Hong Van	Deputy General Director	Re-appointed on December 12, 2025
Ms. Vu Thi Phuong	Deputy General Director	Appointed on May 5, 2026
Mr. Phan Duc Kha	Deputy General Director	Appointed on May 11, 2026
Ms. Vu Ngoc Lan Chau	Deputy General Director	Appointed on May 21, 2026
Ms. Vu Dang Xuan Vinh	Chief Accountant	Re-appointed on October 30, 2024

b) Ownership form

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

c) Charter capital

As of Jun 30, 2026, the Bank's charter capital stood at VND 5,821,705 million (as of December 31, 2025: VND 5,821,705 million).

d) 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 31 March 2026, the Bank has one (01) head office, two (02) representative offices, thirty one (31) branches and one hundred and three (103) transaction offices nation-wide.

e) Structure of the Group

The Group includes the Bank and 1 subsidiary under the control of the Bank.

The Bank invests in KienLongBank Asset Management Company (a subsidiary) located at 6th Floor, No. 40 – 42 – 44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province. This subsidiary has been operating in line with the Business Registration Certificate No. 1701452905, initially registered on 12 November 2010, issued by An Giang Province Department of Finance, and the most recent of which dated 02 October 2025. The principal business activities of the subsidiary include consulting, performing business brokerage, leasing real estate, land use rights; managing loans and collateral for loans; valuating collateral and managing collateral files; restructuring loans; buying debts from and selling debts to credit institutions. As at the statement of financial position date, the percentage of benefit and percentage of voting right of the Bank at this subsidiary are 100% (beginning balance: 100%).

f) Headcount

As at the statement of financial position date, the Group's headcount is 3.674 (headcount at the beginning of the year: 3,225).

2. FISCAL YEAR AND ACCOUNTING CURRENCY UNIT**a) Fiscal year**

The fiscal year of the Group is from 01 January to 31 December annually.

b) Accounting currency unit

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

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

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

3. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM**a) Applicable Accounting System**

The Bank has been applying the Accounting System applicable to credit institutions according to Decision No. 479/2004/QĐ-NHNN dated 29 April 2004 and the Financial Reporting Regime for credit institutions in accordance with Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 (hereinafter referred to as “the Vietnamese Accounting System applicable to credit institutions”), and circulars amending and supplementing these Decisions issued by the SBV.

b) Statement of the compliance with the Accounting Standards and System

The Consolidated Financial Statements have been prepared in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions in Vietnam and relevant statutory requirements on the preparation and presentation of the Consolidated Financial Statements.

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

c) Basis of assumptions and uses of estimates

The preparation and presentation of the Consolidated Financial Statements require the Board of Management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the income, expenses and the resultant provision. Therefore, such estimates are necessarily based on assumptions involving varying degrees of subjectivity and uncertainty and actual results may differ resulting in future changes in such relating items.

4. APPLICABLE ACCOUNTING POLICIES**a) Consolidation bases**

The Consolidated Financial Statements include the Separate Financial Statements of the Bank and those of its subsidiary. A subsidiary is an enterprise that is controlled by the Bank. The control exists when the Bank has the power to directly or indirectly govern the financial and operating policies of the subsidiary to obtain economic benefits from its activities. In determining the control power, the potential voting right arising from options or debt and capital instruments that can be converted into common shares as at the statement of financial position date should also be taken into consideration.

The financial performance of subsidiary, which is acquired or disposed during the year, is included in the Consolidated Income Statement from the date of acquisition or disposal of investments in this subsidiary.

The Financial Statements of the Bank and those of subsidiary used for consolidation are prepared in the same fiscal year and apply consistently accounting policies to the same types of transactions and events in similar circumstances. In the case that the accounting policy of a subsidiary is different from the accounting policy applied consistently in the Group, the Financial Statements of that subsidiary will be properly adjusted before being used for the preparation of the Consolidated Financial Statements.

Intra-group balances in the Statement of Financial Position and intra-group transactions and unrealized profits resulting from these transactions must be completely eliminated. Unrealized losses resulting from intra-group transactions are also eliminated unless costs cannot be recovered.

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER I OF 2026****b) Foreign currency translation**

All transactions of the Group are recorded in original currencies. Monetary items denominated in currencies other than VND are translated into VND at the average of buying and selling spot exchange rate of that currency ("spot exchange rate") ruling at the end of the last working day of the fiscal year if the difference between this spot exchange rate and the weighted average of the buying and selling exchange rates ruling on the last working day of the fiscal year is less than 1%; in case this difference is equal to or greater than 1%, the Bank uses the weighted average of the buying and selling exchange rates ruling on the last working day of the fiscal year. Non-monetary items denominated in currencies other than VND are translated to VND at the spot exchange rates ruling on the transaction dates.

Income and expenses in foreign currencies are translated into VND at the average of the buying and selling exchange rates ruling on the transaction dates.

Foreign exchange differences arising from monthly translation of monetary assets and liabilities are recognized in the "Foreign exchange differences" account in equity caption and then transferred to the Consolidated Income Statement at the end of the annual accounting period.

Translation exchange rate:

Foreign currency	Ending balance	Beginning balance
AUD	18.079	17.601
CAD	18.496	19.191
CHF	32.529	33.192
EUR	30.003	30.867
GBP	34.825	35.385
JPY	162,23	168,40
KRW	16,98	18,25
NZD	14.859	15.207
SGD	20.337	20.465
THB	790	836
USD	26.240	26.248

c) Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, deposits at the SBV, deposits at and loans to other credit institutions with original term to maturity of not more than three months, that are readily convertible to 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.

d) Deposits at and loans to other credit institutions

Deposits at other credit institutions include demand deposits, deposits at local credit institutions, branches of overseas banks with original maturity of less than three months and deposits at overseas credit institutions. Loans to other credit institutions are loans with original terms to maturity not exceeding one year.

Deposits at local credit institutions, branches of overseas banks excluding deposits for payment and deposits at overseas credit institutions are stated at the outstanding amount less provision for credit losses.

The Bank classifies debts and recognizes specific provisions for term deposits with, and loans to, other credit institutions in accordance with the methodology described in Note IV.6.

According to regulations of the above-mentioned documents, the Bank is not required to make general provision for term deposits and loans to other credit institutions.

e) Loans to customers

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

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

Loans are recognized when the loan agreement or loan receipt commitment is signed by the Bank and customer and the loan amount is released to customer by the Bank. Loans to customers are presented at the principal amounts outstanding less any provision made for loans to customers.

Loans are given to entities under such forms as loans by installments, loans according to credit lines, project loans, etc.

Collateral is mainly mortgage and pledge of assets in addition to trust receipts. In addition, the Bank also offers unsecured loans.

f) Debt classification; level and method for making provision for credit losses***Debt classification***

The Bank applied quantitative method as regulated under Article 10 of Circular No. 31/2024/TT-NHNN dated 30 June 2024 (“Circular 31”) on classification of assets in the operations of commercial banks, non-bank credit institutions, and foreign bank branches, for: term deposits; loans to other credit institutions; loans to customers;... debts arising from deferred payment L/Cs containing a provision that the beneficiary is entitled to receive sight payment or advanced payment before the L/C due date, and L/C 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; L/C payment by negotiation; and outright purchase without recourse of sets of documents presented under L/Cs, except where a credit institution or foreign bank branch buys outright a set of documents presented under an L/C which it issued (collectively called “debts”).

Where a customer owes more than one debt to the Bank, and has any of its debts transferred to a higher risk group of debts, the Bank is obliged to classify the remaining debts of such customer into the group of debts with higher risk corresponding with their level of risk.

The Bank has used the result of the loan classification provided by the Credit Information Center (“CIC”) to adjust its classifications of debts and off-statement of financial position commitments. Where the Bank classifies its customer loans to a lower risk group of debt compared to the classification provided by CIC, the Bank has to reclassify the loans into the higher risk group according to CIC classifications.

Where the Bank participates in a syndicated loan not being as the lead bank, the Bank reclassifies all debts (including the outstanding syndicated loan) of the customer into a higher risk group of debt as decided by the lead bank and by participating banks.

The Bank performs monthly debt classification based on the outstanding principal balance as at the last day of each month, in accordance with Circular 31. Provisions for credit losses are recognized in accordance with Decree No. 86/2024/ND-CP dated 11 July 2024 (“Decree 86”), which sets out the amounts, methods for making and using provisions for risks arising from the operations of credit institutions and foreign bank branches, as well as cases in which credit institutions allocate forgivable interest. Specific provisions are determined as follows:

Group		Loan classification using the quantitative method	Provision rate
1	Current	(a) Unmatured debts rated likely to be fully recovered in terms of both principal and interest by due dates; or	0%
		(b) Debts overdue less than 10 days and assessed likely to be fully recovered of delinquent principal and interest, and to be fully recovered of principal and interest by due dates.	
		(c) Debts classified group 1 as provided in Clause 2, Article 10 of Circular 31.	
2	Special Mention	(a) Debts are overdue for a period between 10 days and 90 days; or	5%
		(b) Debts with first-time adjusted repayment terms that are unmatured.	
		(c) Debts are classified into group 2 as provided in Clause 2, Clause 3, Article 10 of Circular 31.	

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

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

Group		Loan classification using the quantitative method	Provision rate
3	Sub-standard	(a) Debts which are from 91 days to 180 days overdue; or (b) Debts with first-time extended repayment terms that are unmatured; or (c) Debts on which interest is exempted or reduced due to the borrower's inability to pay in full as agreed upon; or (d) Debts falling in one of the following cases that have not yet been recovered within less than 30 days from the effective dates of recovery decisions: - Those violating provisions laid down in clause 1, 3, 4, 5 and 6 of Article 134 in the Law on Credit Institutions; or - Those violating provisions laid down in clause 1, 2, 3 and 4 of Article 135 in the Law on Credit Institutions; or - Those violating provisions laid down in clause 1, 2, 5 and 9 of Article 136 in the Law on Credit Institutions. (e) Debts that are within recovery period under regulatory inspection conclusions; or (f) Debts are classified into group 3 as provided in Clause 2, Clause 3, Article 10 of Circular 31; or (g) Debts that are required to be recovered according to banks' or non-banking credit institutions' decision on early recovery due to customers' breach of agreements but have not yet been recovered for a period of less than 30 days from the issuance date of the decision; or (h) Debts that are required to be classified into group 3 according to the provisions of Clause 4, Article 8 of Circular 31.	20%
4	Doubtful	(a) Debts are from 181 days to 360 days overdue; or (b) Debts with first-time rescheduled repayment terms that are up to 90 days past due from the first-time rescheduled maturity dates; or (c) Debts with second-time rescheduled repayment terms that are unmatured; or (d) Debts are specified in point (d) of Loan group 3 and overdue for a period of between 30 days and 60 days after decisions of recovery have been issued; or (e) Debts are required to be recovered under regulatory inspection conclusions but still outstanding with an overdue period of more than 60 days since the recovery date as required by regulatory inspection conclusions; or (f) Debts are classified into group 4 as provided in Clause 2, Clause 3, Article 10 of Circular 31; or (g) Debts that are required to be recovered according to banks' or non-banking credit institutions' decision on early recovery due to customers' breach of agreements but have not yet been recovered for a period from 30 days to 60 days from the issuance date of the decision; or (h) Debts that are required to be classified into group 4 according to the provisions of Clause 4, Article 8 of Circular 31.	50%
5	Loss	(a) Debts are overdue for a period of more than 360 days; or (b) Debts which the repayment terms are restructured for the first time but still overdue for a period of 91 days or more under that first restructured repayment term; or (c) Debts which the repayment terms are restructured for the second time but still overdue under that second restructured repayment term; or (d) Debts which the repayment terms are restructured for the third time or more, regardless of being overdue or not; or (e) Debts are specified in point (d) of Sub-standard debts and overdue for a period of more than 60 days after decisions on recovery have been issued; or (f) Debts are required to be recovered under regulatory inspection conclusions but still outstanding with an overdue period of more than 60 days since the recovery date as required by regulatory inspection conclusions; or (g) Debts that are required to be recovered according to a decision on early recovery due to customers' breach of agreements but have not yet been recovered for a period of more than 60 days from the issuance date of the decision; or (h) Debts of customers that are credit institutions announced by the SBV to be placed under special control, or that are foreign bank branches whose capital and assets have been frozen.	100%

Specific provision for credit losses

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According to the provisions of Decree 86, specific provision for credit losses for debts at the end of each month are appropriated based on the provision rates corresponding to the results of debt classification and principal balance minus the discounted value of the collateral at the last day of the month. Specific provision as at the statement of financial position date is made based on the principal balance less discounted value of collateral multiplied by provision rates which are determined based on the loan classification results as at that date.

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

The collateral to be deducted when calculating the specific provision must meet the following conditions:

- a) The Bank has the right to dispose of the collateral according to the guarantee contract and the provisions of law when the customer fails to fulfil its obligations as agreed;
- b) The expected disposal period for the collateral shall not exceed 01 (one) year for non-real estate collateral and not exceed 02 (two) years for real estate collateral, from the date the Bank has the right to dispose of the collateral;
- c) The collateral must comply with the provisions of the law on secured transactions and other relevant laws; and
- d) If the collateral does not meet the conditions specified in points a, b, and c above, the deductible value of that collateral shall be considered to be 0 (zero).

The specific provision is additionally made in accordance with legal documents regulating debt restructure, exemption or reduction of interest and fees, retention of debt category by credit institutions and foreign bank branches to assist difficult customers.

General provision

According to Decree 86, a general provision is made at 0,75% of the outstanding balance of loans to customers at the end of each month, excluding the loans to customers which are classified as loss.

Bad debts written off

Provision are recognized as an expense on the Consolidated Income Statement and used to write-off bad debts. The Bank establishes a Risk Handling Committee to deal with bad debts if they are classified in Group 5 or if the borrower is a dissolved, bankrupt organization or individual who is dead or missing.

Debts written-off against provision are recorded as in an appropriate off-statement of financial position account for monitoring and collection purpose. The amount recovered from the debts previously written-off are recognized in the Consolidated Income Statement upon receipt.

Debt purchase, sale

Debt purchase and sale of the Bank are recorded in accordance with Circular 09/2015/TT-NHNN dated 17 July 2015 ("Circular 09") amended and supplemented by Circular 18/2022/TT-NHNN dated 26 December 2022 ("Circular 18") issued by the SBV regulating debt purchase and sale by credit institutions, foreign bank branches:

- Book value of a purchased and sold debt includes the book value of debt principal and interest and other debt-related financial obligations (if any) by the time of debt purchase and sale for the debt accounted on the statement of financial position or off the statement of financial position; or the book value being monitored at the time of being removed off the statement of financial position or at the time of debt purchase and sale for the debt being removed off the Consolidated Statement of Financial Position.
- Debt purchase and sale price means a sum of money to be paid by a debt purchaser to a debt seller under a debt purchase and sale contract.

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Debts purchased are recorded on the statement of financial position of the Bank at the price stated in debt purchase contract and monitoring principles and interest of purchased debts off statement of financial position. In case the Bank receives interest on a debt including interest before the Bank purchased the debt, the Bank shall allocate the interest amount according to the following principles: reduce the value of the purchased debt by the interest amount before the purchase and record as income the interest amount of the period after the Bank purchased the debt.

For the purchased debts, the Bank classifies the paid amount into a group with a risk level not lower than previous debt group that was classified before purchase. Debt classification and provision for debt purchases are made similarly to loans to other customers according to method described in the above mentioned Note.

Debt sale

Revenue and expense from selling debts are recorded in accordance with Circular 09 and Circular 18. According to Circular 09, the difference between the debt purchase, sale price and debt seller's book value is handled as follows:

- For the debts being recorded on the statement of financial position:
 - If the debt sale price is higher than the book value of the debt, the difference shall be accounted as income of the Bank during the year.
 - If the debt sale price is lower than the value of the debt, the difference shall be offset with the compensation paid by an individual or an organization (in case such individual or organization is identified to have caused the damage and must pay compensation under regulations), the insurance sum paid by the insurer or the risk provision already set aside from expenses during the year.
- For the debt accounted off the statement of financial position or debt left off the Consolidated Statement of Financial Position, the debt sale proceeds shall be accounted as other income of the Bank.

For debts sold but not yet fully collected, the Bank classifies the outstanding amount from the debt buyer into the debt category at the most recent debt classification before the sale. Based on the term, maturity, and other information in the credit agreement signed with the customer whose debt was sold, the Bank further classifies the outstanding amount from the debt sale to calculate the provision using the method presented in the above mentioned Note.

Off-statement of financial position commitments

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

All outstanding debts and value of off-statement of financial position commitments of one customer at a credit institution, foreign bank branch shall be classified into one debt group. For customer who has two debts and over and/or off-statement of financial position commitments at a credit institution, foreign bank branch and any one debt of them is classified in the group of higher risk than other debts or off-statement of financial position commitments, the credit institution, foreign bank branch shall classify the other debts or off-statement of financial position commitments of the customer in the group of highest risk level.

The classification of off-statement of financial position commitments is conducted solely for management, supervision of credit granting quality in accordance with the same accounting policy applied to loans to customers as described in the above mentioned Note. Unless the Bank has performed its payment obligation on other's behalf under the guarantee contracts, the classification of payment on other's behalf and provision therefor are in accordance with the same accounting policy applied to loans to customers as described in the above mentioned Note.

In accordance with Circular 31 and Decree 86, the Bank is not required to make provision for off-

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statement of financial position commitments.

g) Investment securities

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

Available-for-sale investment securities

Available-for-sale investment securities include debt securities that the Bank holds for an indefinite period and may sell at any time. Available-for-sale investment securities are recognized on the date when the Bank becomes a party to the contractual terms of these securities.

Debt securities are initially recognized at cost which include purchase cost plus directly attributable costs such as brokerage fee, transaction fees or information fees (if any). Accrued interest (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) is recognized in separate accounts. Discount/premium, which is the difference between the cost and the amount being the par value plus (+) accrued interest (if any) or minus (-) deferred interest (if any) is also recognized in a separate account.

Subsequently, these securities are recorded at amortized cost affected by premium/discount amortization less provision for investment securities including provision for credit risks and provision for diminution in the value of securities. The interest received in arrears is recorded as follows: Cumulative interest incurred before the purchase date is recorded as a decrease in the accrued interest; cumulative interest incurred after the purchase date is recognized as income based on the accumulated method. The interest received in advance is amortized into the securities investment interest income on a straight-line basis over the terms of the securities investment.

Available-for-sale listed debt securities are recorded at cost less provision for diminution in the value of securities by referring to the latest transaction at the Stock Exchange within 10 days of the end of the year. In case there are no transactions within 10 days from the end of the year, the Bank shall not make provisions for these securities. The bank made no provision for Government bond, Government guaranteed bond, Local authority bond classified as investment securities. Provision is recognized in the "Net gain/(loss) from investment securities and long-term investments" of the Consolidated Income Statement.

Available-for-sale unlisted corporate securities (including bonds issued by other credit institutions) are recorded at cost less provision for credit losses according to 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 payments, where the Bank has positive intention and ability to hold until maturity. In case the securities are sold before the maturity date, the remaining portfolio of these securities will be reclassified to appropriate account before the time of sale.

Held-to-maturity investment securities are recorded and measured similarly to debt securities available-for-sale as presented at Note regarding Available-for-sale investment securities.

h) Tangible fixed assets

Tangible fixed assets are presented at historical costs less accumulated depreciation. Historical costs of tangible fixed assets comprise all costs incurred by the Group to acquire the assets up to the time when it is brought to its working condition for its intended use. Subsequent costs are added to historical costs of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the Group. Subsequent costs that do not meet the above conditions will be recognized as operation costs during the year.

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Upon disposal or liquidation of a tangible fixed asset, its historical cost and accumulated depreciation are derecognized, then any gain or loss resulting from such disposal is included in the income or the expenses during the year.

Tangible fixed assets are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years applied are as follows:

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

i) Intangible fixed assets

Intangible fixed assets are presented at initial costs less accumulated amortization.

Initial costs of intangible fixed assets include all costs incurred by the Group to acquire the assets up to the time when it is brought to its working condition for its intended use. Subsequent costs relevant to intangible fixed assets are recognized as operation costs during the year in which they are incurred, unless such costs are directly attributable to a specific intangible fixed asset and increase the future economic benefits expected to be derived from that asset.

Upon disposal or liquidation of an intangible fixed asset, its initial costs and accumulated amortization are derecognized, then any gain or loss resulting from such disposal is included in the income or the expenses during the year.

The Group's intangible fixed assets include:

Land use right

Land use right includes all the actual expenses paid by the Group directly related to the land being used such as expenses to obtain the land use right, registration fees, etc. The land use right is amortized in accordance with the straight-line method over the land using period (i.e. 36 - 49 years); if the land use right is permanent, it is not amortized.

Computer software

Expenses attributable to computer software, which is not a part associated with the relevant hardware, will be capitalized. Costs of computer software include all the expenses paid by the Group until the date the software is put into use. The computer software is amortized in accordance with the straight-line method from 3 to 8 years.

j) Operating leased assets

A lease is classified as an operating lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessor. The lease expenses are allocated in the Bank's operation costs in accordance with the straight-line method over the lease term and do not depend on the method of lease payment.

k) Other assets***Receivables classified as credit risk-bearing assets***

Receivables classified as credit risk-bearing assets are recognized at cost deducting credit risk provision and classified and provided for by the Bank in accordance with method described in Note IV.6.

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**FOR QUARTER I OF 2026***Other assets*

Other assets, except for receivables from credit activities, are stated at cost less provision for credit losses on other assets.

Provision for losses on other assets is made based on the overdue status of debts or based on anticipated losses on undue debts which may occurred when an economic organization is bankrupted or liquidated or debtor is missing, running away, being prosecuted, in prison, under a trial or pending execution of sentences or deceased. Provision made is recognized as operating expense during the year.

For overdue debts, the Bank makes provision for credit losses using the provision rate that is applied for overdue period in accordance with Circular No. 48/2019/TT-BTC dated 08 August 2019 of the Ministry of Finance on the basis of the debt age or estimated loss as follows:

- As for overdue debts:
 - 30% of the value of debts overdue between 6 months and less than 1 year.
 - 50% of the value of debts overdue between 1 year and less than 2 years.
 - 70% of the value of debts overdue between 2 years and less than 3 years.
 - 100% of the value of debts overdue from 3 years or more.
- As for doubtful debts: Provision is made on the basis of the estimated loss.

Increases/(decreases) in the obligatory provision for doubtful debts are recorded into operating expenses in the Consolidated Income Statement.

l) Liabilities

Liabilities including borrowings from the Government and the SBV, deposits and borrowings from other credit institutions, deposits from customers and other liabilities are presented at their costs.

m) Provisions for payables

Provisions are recorded when the Group has present obligations (legal or constructive) as a result of a past event; it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and a reliable estimate can be made of the amount of the obligation.

If time causes material effects, the provisions will be determined by deducting the amount to be spent in future to settle the liability at the pre-tax discount rate that reflects the assessments of the time value of money and the specific risks from this liability in the current market.

n) Derivatives

The Bank enters in currency forward contracts and swap contracts to facilitate customers to transfer, modify or mitigate foreign exchange risk or other market risks, and also for the business purpose of the Bank.

Currency forward contracts

The forwards contracts are recorded at nominal value at the transaction date and are revalued at effective exchange rate at the reporting date and are stated at net value in the Consolidated Statement of Financial Position. Differences upon revaluation at the end of the period are recognized in the "Foreign exchange differences" account in the Consolidated Statement of Financial Position and are transferred to the Consolidated Income Statement at the end of the annual accounting period or upon maturity when maturity date before the end date of annual accounting period. Differences between the amounts in VND of the foreign currency amounts which are committed to buy/sell at forward rate and spot rate are recognized in the Consolidated Income Statement on a straight-line basis over the term of the contracts.

Currency swap contracts

The currency swap contracts are commitments to buy or sell the same amount of foreign currency (only two currencies are used in the transaction) with the same partner, in which there is a transaction with the spot payment term and a transaction with a payment period determined in the future and the rate of the two transactions is determined at the time of determination of spot transaction. Premiums/discounts

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arising from the difference of the spot exchange rate at the effective date of the contracts and the forward exchange rate will be recognized immediately on the effective date of the contracts as an asset if they are positive or as a liability if they are 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 contracts.

Interest rate swap contracts

Interest rate swap contracts are commitments to settle the interest amount based on floating or fixed interest rates over the notional principal amounts. The contract value in basic interest rate swap contracts of the same currency is recognized as off-consolidated statement of financial position items. Income earned and expenses incurred on nominal principal amounts are recognized in the Consolidated Income Statement on an accrual basis.

o) Owner's equity and funds*Charter capital*

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

Treasury shares

When a share capital in the owner's equity is redeemed, the amount payable including the expenses related to the transaction is recorded as treasury shares and a corresponding decrease in owner's equity then is recognized. When this share capital is re-issued, the difference between the re-issuance price and carrying value of treasury shares is recorded in "Share premiums".

Reserves

At 12 June 2025, the Government issued Decree No. 135, which supplements regulations on the annual financial plan of credit institutions. In which, the profit distribution for credit institutions and foreign bank branches shall be distributed in the following orders:

1. Profit sharing with investors in joint arrangements according to signed transactions or contracts (if any).
2. Offsetting previous years' losses that are no longer eligible for deduction from pre-tax profits in accordance with regulations
3. Appropriation to the charter capital supplementary reserve fund

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

<u>Percentage of after-tax profit</u>	<u>Maximum fund balance</u>
10% of remaining after-tax profit after deductions for amounts specified in Clauses 1, 2, 3 above	Not regulated
5. The remaining profit shall be distributed at the discretion of the credit institution or branch of a foreign bank in accordance with its charter, financial regulations, and internal rules.

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

The purpose of financial reserve is:

- to compensate the unrecoverable losses, damages of assets or liabilities during the Group's course of business;
- to compensate the Group's losses according to Decision of the General Meeting of Shareholders.

Financial reserves and reserve to supplement charter capital are non-distributable and are classified as part of owner's equity.

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Other equity funds are appropriated from profit after tax. Appropriation from profit after tax and use of other funds must be approved by the General Meeting of Shareholders. These funds are not regulated by the laws and are allowed to distribute fully.

Bonus and welfare funds

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

p) Off-consolidated statement of financial position items

From time to time, the Group has outstanding commitments to grant 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. The contingent liabilities and commitments may expire without being advanced in whole or in part. Therefore, the amounts do not represent a firm commitment of future cash flows.

q) Interest income, interest expenses and cessation of estimated interest receivable

Interest income is recognized in the Consolidated Income Statement on the accrual basis, except for interest income from debts classified in Group 2 to Group 5 and debts classified in Group 1 (Current) resulting from implementation of special policies of the State being recognized in the Consolidated Income Statement upon receipt.

When debts classified as Current resulting from implementation of special policies of the State, their interest income incurring during the year is not recorded as income but recorded in the off-statement of financial position. Interest income from these debts is recognized in the Consolidated Income Statement upon receipt.

Interest from deposits, from investments in bonds and debentures, etc., is the amounts of interest receivable during the year.

Payments for interest on loans and deposits are recorded on the basis of estimates.

r) Income from service provisions

Income from service provisions consists of fees received from settlement services, cashier services and other services. Income received from settlement services, cashier services and other services is recognized upon receipt.

s) Recognition of uncollectible receivables

According to Law on Credit Institution No. 32/2024/QH15 dated 18 January 2024 issued by National Assembly, receivables from uncollectible accrued income at the due date are recorded as reduction in revenue if the income has been accrued in the same year or recorded as expense if the income has been accrued in different years and monitored in off-statement of financial position. Upon actual receipt of these receivables, the Bank would recognize to income on the Consolidated Income Statement.

t) Corporate income tax

Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax is the tax amount computed based on the assessable income. Assessable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses as well as those of non-taxable income and losses brought forward.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between book values of assets and liabilities serving the preparation of the Financial

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Statements and the values for tax purposes. Deferred income tax liabilities are recognized for all the temporary taxable differences. Deferred income tax assets are recorded only when there is an assurance on the availability of assessable income in the future against which the temporarily deductible differences can be used.

Carrying values of deferred corporate income tax assets are considered as at the statement of financial position date and will be reduced to the rate that ensures enough assessable income against which the benefits from part of or all of the deferred income tax can be used. Deferred corporate income tax assets, which have not been recorded before, are considered as at the statement of financial position date and are recorded when there is certainly enough assessable income to use these unrecognized deferred corporate income tax assets.

Deferred income tax assets and deferred income tax liabilities are determined at the estimated rate to be applied in the period when the assets are recovered or the liabilities are settled based on the effective tax rates as at the statement of financial position date. Deferred income tax is recognized in the Consolidated Income Statement. In the case that deferred income tax is related to the items of the owner's equity, corporate income tax will be included in the owner's equity.

The Group shall offset deferred tax assets and deferred tax liabilities if:

- The Group has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax which is under the management of one tax authority either:
 - Of the same subject to corporate income tax; or
 - The Group has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period to the extent that the majority of deferred income tax liabilities or deferred income tax assets are paid or recovered.

u) Segment reporting

A segment is a separate unit of the Bank which participates in providing relevant products and services (segments categorized by business sectors) or providing products and services in a certain economic environment (segments categorized by geographical regions). Each segment bears unique risks and gains different benefits. The fundamental segment report form of the Bank is based on geographical regions.

v) Offsetting

Financial assets and financial liabilities are offsets and the net amount is reported in the Consolidated Statement of Financial Position if, and only if, there is a currently enforceable legal right to offset financial assets against financial liabilities or vice-versa, and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

w) Related parties

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

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

Additional Information on the Items of the Consolidated Statement of Financial Position

	30 Jun 2026	31 Dec 2025
5. Cash, gold, silver, gemstones		
Cash in VND	532.288	578.881
Cash in foreign currency	31.886	23.258
Total	564.174	602.139

	30 Jun 2026	31 Dec 2025
6. Deposits at the State Bank of Vietnam		
VND	1.045.392	4.889.104
Foreign currencies	8.476	913.897
Total	1.053.868	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 Jun 2026	31 Dec 2025
7. Deposits at other Credit Institutions and Loans Granted to other Credit Institution		
Demand deposits		
VND	6.162.109	5.135.536
Foreign currencies	212.951	191.216
Term deposits		
VND	16.579.800	10.444.320
Foreign currencies	1.574.400	393.728
Total	24.529.260	16.164.800

8. Derivative financial instruments and other financial liabilities

	Total contract value (at contract effective exchange rate)	Total book value (at end-of-period exchange rate)	
		Assets	Liabilities
As at Junr 30, 2026			
Foreign exchange swap transactions	865.929	164.245	
Foreign exchange forward contracts	2.883.750		49.830
Total	3.749.679	164.245	49.830
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

	30 Jun 2026	31 Dec 2025
9. Loan to customers		
Loans granted to local economic institutions, individuals	77.617.866	71.587.702
Total	77.617.866	71.587.702

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II 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 Jun 2026	31 Dec 2025
Group 1 - Current debts	75.109.022	69.418.870
Group 2 - Special mentioned debts	1.090.648	834.107
Group 3 - Sub-standard debts	273.404	239.102
Group 4 - Doubtful debts	364.288	470.205
Group 5 - Loss debts	780.504	625.418
Total	77.617.866	71.587.702

Analysis by loan term

	30 Jun 2026	31 Dec 2025
Short-term	41.663.553	37.632.322
Medium	28.636.327	26.907.503
Long-term	7.317.986	7.047.877
Total	77.617.866	71.587.702

Analysis by type of customer and form of business

	30 Jun 2026	31 Dec 2025
Business households and individuals	15.255.055	15.538.768
Limited Liability Company	58.292.770	51.878.228
Joint stock company	4.070.041	4.170.706
Total	77.617.866	71.587.702

Analysis by industry

	30 Jun 2026	31 Dec 2025
Production of material products and services for private consumption by households	7.836.869	7.375.639
Agriculture, forestry and aquaculture	4.191.793	4.117.099
Other service activities	813.130	870.647
Financial, banking and insurance activities	7.591	8.883
Real estate sector (business, self-use)	4.171.270	7.762.567
Wholesale and retail, repairing motors, vehicles and other engines	16.237.220	16.602.676
Construction	42.169.174	32.896.189
Transportation and warehousing	27.820	24.306
Processing and manufacturing industry	320.795	611.690
Accommodation and food services	1.154.198	1.161.757
Healthcare and social assistance activities	10.814	32.562
Information and communication	2.858	3.194
Education and training	30.586	31.709
Production and distribution of electricity, gas, hot water, steam and air conditioning	380	552

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II Year 2026

	Unit: VND million	
Art and amusement activities	16.695	19.248
Mineral extraction	65.305	11.466
Administrative activities and support services	24.406	39.784
Professional, scientific, and technical activities	532.832	10.440
Water supply; waste management and treatment activities	4.130	7.294
Total	77.617.866	71.587.702
10. Provision for loan losses	30 Jun 2026	31 Dec 2025
Details of provision balance		
General provision	576.280	532.216
Specific provision	718.246	641.994
Total	1.294.526	1.174.210
Current period	General Provisions	Specific Provisions
Opening balance	532.216	641.994
Provisions made /(reversed)	44.064	307.178
Use of reserves during the period	-	(230.926)
Closing balance	576.280	718.246
Prior year	General Provisions	Specific Provisions
Opening balance	454.450	525.897
Provisions made /(reversed)	62.471	465.670
Credit risk provision utilization during the year	-	(377.590)
Closing balance	516.921	613.977
11. Investment securities	30 Jun 2026	31 Dec 2025
<i>Investment securities available for sale</i>		
<i>Debt securities</i>		
Government Securities	1.343.654	1.343.760
Total	1.343.654	1.343.760
<i>Held-to-maturity investment securities</i>		
Government Bonds	1.666.608	1.669.561
Sub-total	1.666.608	1.669.561
Total	3.010.262	3.013.321

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

An Giang Province, Vietnam

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

12. 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 year		-	1.733	-	3.351	996	6.080
Construction investment completed		-	102	-	-	-	102
Disposals, sales		(232)	(1.238)	(51.830)	(32)	-	(53.332)
Closing balance		728.474	84.077	118.606	205.824	24.310	1.161.291
Acc. Depreciation							
Opening balance		272.938	58.360	116.891	131.902	16.511	596.602
Depreciation during the period		13.774	3.003	4.837	5.947	393	27.954
Disposals, sales		(232)	(1.238)	(51.830)	(32)	-	(53.332)
Closing balance		286.480	60.125	69.898	137.817	16.904	571.224
Net book value		-	-	-	-	-	-
Opening balance		455.768	25.120	53.545	70.603	6.803	611.839
Closing balance		441.994	23.952	48.708	68.007	7.406	590.067

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

13. 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 year		-		-
-Decrease due to 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 year	920	10.934	198	12.052
Closing balance	16.923	140.967	19.915	177.805
Net book value				
Opening balance	670.284	99.792	297	770.373
Closing balance	627.870	88.858	99	716.827

14. Receivables

	30 Jun 2026	31 Dec 2025
Construction or purchase of fixed assets in progress	83.150	82.237
Amount for supporting interest rate awaiting the SBV's payment	3.822	3.822
Office rental deposit and contract advance	471.388	47.435
Input VAT	2.406	586
Advances to the State budget	80.050	-
Advance for professional purposes	11.283	3.277
Receivables from warehouse and office rental services	3.113	3.111
Receivables from credit card operations	220.469	160.481
Receivables from Banknetvn	1.122.515	656.625
Receivables from buyout transactions with no recourse to the documents under the letter of credit	2.240.000	2.240.000
Deposit at international payment organizations	93021	42804
Others	138.655	123.960
Total	4.469.872	3.364.338

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

	Unit: VND million	
15. Interests and fees receivable	30 Jun 2026	31 Dec 2025
Interest receivable from deposits	27.218	2.749
Interest receivable from securities investment	46.016	24.054
Interest receivable from credit activities	1.589.893	1.656.153
Interest receivable from derivative financial instruments	27.998	123.343
Total	1.691.125	1.806.299
16. Other assets	30 Jun 2026	31 Dec 2025
Cost awaiting allocation	1.601.847	483.061
Tools and instruments	12.340	12.616
pending processing	112.843	117.460
Other assets	45.514	45.335
Total	1.772.544	658.472
17. Provisions for risks from other assets	30 Jun 2026	31 Dec 2025
Provisions for risks from foreclosed assets	(64.857)	(66.242)
Provisions for doubtful debts	(63.674)	(63.675)
Total	(128.531)	(129.917)
18. Cash deposited and borrowed from other credit institutions	30 Jun 2026	31 Dec 2025
Demand deposits	6.029.640	5.029.150
Term deposit		
VND	17.279.800	10.444.350
Foreign currencies	1.626.880	393.728
Borrowing		
VND	7.601	7.601
Foreign currencies	609	608
Total	24.944.530	15.875.437
19. Deposits from customers	30 Jun 2026	31 Dec 2025
Demand deposits		
VND	4.274.119	5.830.197
Foreign Currencies	20.857	10.129
Term deposits		
VND	1.880.945	1.530.916
Savings		
Non - term savings deposits in VND	13.930	16.546
Non - term savings deposits in foreign currencies	2.293	4.074
Term savings deposits in VND	67.685.844	64.559.083
Term savings deposits in foreign currencies	37.418	50.880

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

Margin deposits		
VND	9.608	8.584
Total	73.925.014	72.010.409
- Explanation according to customer and type of business	30 Jun 2026	31 Dec 2025
Deposits from economic institutions	3.272.123	4.225.025
Joint stock company	1.575.097	2.897.610
Limited company	964.595	670.292
Private enterprise	3.490	5.550
Others	728.941	651.573
Deposits from individuals	70.652.891	67.785.384
Total	73.925.014	72.010.409
20. Issuance of Valuable Documents	30 Jun 2026	31 Dec 2025
Certificate of deposit in VND	66.338	66.537
Bonds	3.656.575	3.408.588
Total	3.722.913	3.475.125
21. Interests, fees payable	30 Jun 2026	31 Dec 2025
Interest payable on deposits	872.968	1.220.173
Interest payable on issuance of securities	139.631	71.015
Interest payable on loan	192	7
Interest payable on derivative financial instruments	33.227	97.624
Total	1.046.018	1.388.819
22. Other liabilities and provision for other risks	30 Jun 2026	31 Dec 2025
Payables to staffs	278.954	324.621
Taxes and payables to the State (Note 35)	161.268	267.734
Bonus and welfare fund (i)	67.515	82.389
Payables from credit card operations	30.831	29.137
Payables from Banknet	887.073	1.097.418
Other outstanding payments	15.899	10.435
Remittances payable	16.571	10.348
Money held and awaiting payment	7.367	19.943
Other payables	221.367	294.371
Total	1.686.845	2.136.396
(i) Changes in bonus and welfare fund	Current period	Previous Period
Opening balance	82.389	45.583
Provision to the fund	-	-
Used during the period	(14.874)	-
Closing balance	67.515	45.583

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

23. Capital and funds of credit institutions

Comparison schedule for changes in Owner's Equity

	Chartered Capital	Treasury share	Credit institution fund	Exchange rate difference	Undistributed profit	Total
Opening balance	5.821.705	(34.200)	751.338	-	1.877.660	8.416.503
Increase charter capital from stock dividends	-				-	-
Profit during the period		-	-	-	939.466	939.466
Exchange rate difference				(66.741)		(66.741)
Appropriation to funds (*)		-	352.673	-	(352.673)	-
Appropriation to bonus and welfare funds		-	-	-	-	-
Closing balance	5.821.705	(34.200)	1.104.011	(66.741)	2.464.453	9.289.228
Shares					30 Jun 2026	31 Dec 2025
Number of shares issued					582.170.526	582.170.526
- Common shares					582.170.526	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					578.370.526	578.370.526
- Common shares					578.370.526	578.370.526
Outstanding share price: 10,000 VND						

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

Additional Information for Items Presented in the Income Statement

The information presented in this section: The current period is from 01/01/2026 to 30/06/2026; the previous period is from 01/01/2025 to 30/06/2025

24. Net interest income

	Current period	Previous Period
Interest income and similar incomes		
Interest income from deposits	450.310	240.437
Interest income from loans to customers	4.025.176	3.497.702
Interest income from investing in securities	37.195	36.796
Income from guarantee activities	17.398	22.822
Other income from credit activities	239.505	189.864
	<u>4.769.584</u>	<u>3.987.621</u>
Interest expense and similar expenses		
Payment interest from deposits	(2.670.418)	(2.008.935)
Payment interest from borrowings	(4.941)	(4.747)
Interest expenses on valuable papers issued	(127.342)	(137.739)
Other expenses on credit activities	(40.327)	(103.168)
	<u>(2.843.028)</u>	<u>(2.254.589)</u>
Total	<u>1.926.556</u>	<u>1.733.032</u>

25. Net gain/loss from services:

	Current period	Previous Period
Service revenue		
Revenue from payment services	179.440	297.224
Revenue from office rental services	15	313
Revenue from property appraisal services	4.289	9.961
Revenue from treasury, trust and agency services	115	137
Revenue from insurance business services	24.054	25.552
Other services	17.008	16.381
	<u>224.921</u>	<u>349.568</u>
Service expenses		
Payment service costs	(18.688)	(16.080)
Consulting services	(1.364)	(1.772)
Postal charges for telecommunications networks	(1.972)	(19.429)
Other service expenses	(13.516)	(4.050)
	<u>(35.540)</u>	<u>(41.331)</u>
Net gain (loss) from services	<u>189.381</u>	<u>308.237</u>
Total	<u>189.381</u>	<u>308.237</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

	Unit: VND million	
	Current period	Previous Period
26. Net gain/loss from dealing in foreign currencies		
<i>Gains from dealing in foreign currencies</i>		
<i>Gain from foreign currencies spot trading</i>	152.034	105.658
<i>Gain from currency derivatives financial instruments</i>	166.072	7.138
<i>Expenses of dealing in foreign currencies</i>		
<i>Losses from foreign currencies spot trading</i>	(17.120)	(9.030)
<i>Losses from currency derivatives financial instruments</i>	(241.026)	(62.414)
Net gain/loss from dealing in foreign currencies	59.960	41.352
	Current period	Previous Period
27. Net gain/loss from dealing in trading securities		
Income from trading securities	46.838	
Total	46.838	0
	Current period	Previous Period
28. Net gain/loss from dealing in investment securities		
Income from trading of investment securities	2.120	12.749
Expenses for trading of investment securities	-	-
Gain/loss from dealing in investment securities	2.120	12.749
	Current period	Previous Period
29. Net gain/loss from other activities		
Income from sale of assets for debt assignment	8.933	7.460
Income from reversal of receivables	216.978	221.948
Income from bad debts has been handled by risk provisions	1.385	5.010
Others	1.104	4.507
	228.400	238.925
Other expenses		
Fixed assets decreased during the period.	(26.170)	-
Cost of social work activities	(3.763)	(3.716)
Expenses on debt trading operations	-	(4.320)
Costs of debt resolution	(1.545)	(1.970)
	(31.478)	(10.006)
Net gain/loss from other activities	196.922	228.919
	Current period	Previous Period
30. Net gain/loss from other operating income		
1. Tax, duties and fees	13.285	9.770
2. Salaries	540.555	562.854
In which:		
<i>Salaries and allowances</i>	471.420	495.319
<i>Additional expenses based on salary</i>	41.071	42.063
<i>Uniforms and related expenses</i>	28.064	25.472
3. Assets	146.441	134.750

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

	Unit: VND million	
<i>In which:</i>		
<i>Depreciation expenses of fixed assets</i>	39.446	39.324
<i>Asset rental expenses</i>	69.936	60.321
<i>Asset repair and maintenance expenses</i>	26.630	20.951
<i>Expenses for purchasing labor tools</i>	9.990	13.693
<i>Other expenses</i>	439	461
4. Expenses for public administrative management activities	140.740	118.825
<i>In which:</i>		
<i>Expenses of advertising, marketing, promotions and office materials</i>	48.455	31.374
<i>Business trip expenses</i>	6.078	7.670
<i>Expenses of electricity, water, cleaning, petrol</i>	18.827	20.105
<i>Expenses of communication</i>	19.283	12.002
<i>Training expenses</i>	344	1.055
<i>Conference, reception and celebration expenses</i>	38.065	37.916
<i>Other expenses</i>	9.688	8.703
5. Paying insurance premiums and preserving customers' deposits	53.803	48.691
Total	894.824	874.890

31. Corporate income tax

The Bank 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	234.821	183.925
	1.424	1.189
Kien Long Bank Asset and Debt Managent Company		
Total	236.245	185.114

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

However, these regulations are subject to change over time and to differences in interpretation for various transactions, which may lead to adjustments when tax authorities perform audits. Therefore, the corporate income tax presented in the consolidated financial statements may be subject to change upon inspection by the tax authorities.

32. Basic Earnings per share (EPS)

	Current period	Previous Period
Profit attributable to ordinary shareholders (VND million)	939.467	736.144
Weighted average number of ordinary shares outstanding	578.370.526	361.481.878
Basic earnings per share (VND/share)	1.624	2.036

33. Cash and cash equivalents:

	Current period	Previous Period
Cash and cash equivalents on hand	564.174	769.709
Deposits at State Bank of Vietnam	1.053.868	6.340.928
Deposits at credit institutions (demand and with the term of less than 3 months)	24.529.260	10.338.801
Total	26.147.302	17.449.438

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

34. Income status of the employees		Current period	Previous Period	
Number of officers and employees at the end of the period (people)		3.674	3.577	
Average number of officers and employees		3.252	3.672	
Income of officers and employees				
Salary, bonuses, and other income		381.034	388.845	
Total Income		534.883	503.091	
Average monthly salary (VND million/person/month)		20	18	
Average monthly income(VND million/person/month)		27	23	
35. Clearance of obligations to the State Budget				
Items	Opening balance	Movements		Closing balance
		Payable	Paid	
Value added tax (VAT)	33.666	16.074	(46.916)	2.824
Corporate income tax	218.774	236.245	(305.129)	149.890
Personal income tax	15.294	38.111	(44.851)	8.554
Total	267.734	290.430	(396.896)	161.268
36. Contingencies and commitments		30 Jun 2026	31 Dec 2025	
Loan Guarantee		7.100	5.600	
Commitment on foreign exchange transactions		43.468.160	49.080.279	
Commit to buy foreign currency		2.177.920	1.417.419	
Commit to sell foreign currency		2.492.800	1.312.425	
Swap transactions		38.797.440	46.350.435	
Letters of credit		4.000.000	4.004.158	
Payment in L/C transactions		4.000.000	4.004.820	
Minus deposit		-	(662)	
Other guarantees		3.094.022	1.713.319	
Contract value		3.094.801	1.714.719	
Minus: Margin deposits		(779)	(1.400)	
37. Lending interest and receivable fees but not collected yet		30 Jun 2026	31 Dec 2025	
Uncollected loan interest in Vietnamese Dong		343.157	310.032	
38. Bad debts that have been settled		30 Jun 2026	31 Dec 2025	
Principal debt that have been dealt with risks are under monitoring		1.437.048	1.378.170	
Interest debt that have been dealt with risks are under monitoring		1.797.087	1.710.419	
Total		3.234.135	3.088.589	
39. Assets and other documents		30 Jun 2026	31 Dec 2025	
Other assets being kept		3.975.312	4.162.890	
Other valuable documents being preserved		156.039	160.657	
Total		4.131.351	4.323.547	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

	Unit: VND million	
	30 Jun 2026	31 Dec 2025
40. Types and value of secured assets of customers		
Real estates	35.115.428	36.689.741
Machinery and equipment	41.057	52.487
Transportation	588.232	593.681
Shares issued by credit institutions	33.600	15.709
Shares issued by economic organizations	9.785.412	20.219.882
Savings	2.300.265	2.555.675
Others	197.278.129	109.067.904
Total	245.142.123	169.195.079

41. Transactions with related parties

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

	30 Jun 2026	31 Dec 2025
Other related party deposits	84.096	335.745
Lending to other stakeholders	443	297
Interest accrued on deposits of other related parties	120	252

42. 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	103.200.994	102.592.457	3.749.679	7.101.901	3.010.262
Domestic	103.200.994	102.592.457	3.749.679	7.101.901	3.010.262
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 II Year 2026

Unit: VND million

43. Market risks

43.1 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 Jun 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	
Cash, gold, silver and gemstones	-	-	564.174	-	-	-	564.174
Deposits at the State Bank of Vietnam	-	-	1.053.868	-	-	-	1.053.868
Deposits at other credit institutions and loans granted to other credit institutions	-	-	22.529.260	2.000.000	-	-	24.529.260
Trading securities (*)	-	-	-	-	203.804	-	203.804
Financial derivatives and assets	-	-	114.415	-	-	-	114.415
Loan to customers (*)	1.418.196	1.090.648	2.038.919	4.622.275	35.874.270	26.251.321	77.617.866
Investment securities (*)	-	-	-	-	-	1.115.333	3.010.262
Fixed assets and investment properties	-	-	567.616	243	3.474	50.608	1.306.894
Other assets (*)	57.886	-	1.691.125	6.184.530	-	-	7.933.541
Total assets	1.476.082	1.090.648	28.559.377	12.807.048	36.081.548	27.417.262	116.334.084
Liabilities							
Deposits and borrowings from the State Bank and other credit institutions	-	-	22.936.319	2.296.479	5.417	2.185	25.241.009
Deposits from customers	-	-	13.147.177	13.610.791	36.070.299	11.096.404	73.925.014
Issue of valuable papers	-	-	-	-	-	67.337	3.722.913
Other liabilities	-	-	2.732.863	-	-	-	2.732.863
Total liabilities	-	-	38.816.359	15.907.270	36.075.716	11.165.926	105.621.799
Difference of net liquidity	1.476.082	1.090.648	(10.256.982)	(3.100.222)	5.832	16.251.336	10.712.285

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

43.2 Interest rate risks

As of Jun 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	-	564.174	-	-	-	-	-	-	564.174
Deposits at the State Bank of Vietnam	-	-	1.053.868	-	-	-	-	-	1.053.868
Deposits at other credit institutions and loans granted to other credit institutions	-	-	22.529.260	2.000.000	-	-	-	-	24.529.260
Trading securities (*)	-	-	-	-	203.804	-	-	-	203.804
Financial derivatives and assets	-	-	114.415	-	-	-	-	-	114.415
Loan to customers (*)	2.508.844	-	2.038.919	4.622.275	7.613.353	28.260.917	26.251.321	6.322.237	77.617.866
Investment securities (*)	-	-	-	-	-	-	1.115.333	1.894.929	3.010.262
Fixed assets and investment properties	-	1.306.894	-	-	-	-	-	-	1.306.894
Other assets (*)	57.886	7.875.655	-	-	-	-	-	-	7.933.541
Total assets	2.566.730	9.746.723	25.736.462	6.622.275	7.817.157	28.260.917	27.366.654	8.217.166	116.334.084
Liabilities									
Deposits and borrowings from the State Bank and other credit institutions	-	-	23.232.798	2.000.000	-	5.417	2.185	609	25.241.009
Deposits from customers	-	-	13.147.178	13.610.790	14.513.923	21.556.376	11.096.404	343	73.925.014
Issue of valuable papers	-	-	-	-	-	-	67.337	3.655.576	3.722.913
Other liabilities	-	2.732.863	-	-	-	-	-	-	2.732.863
Total liabilities	-	2.732.863	36.379.976	15.610.790	14.513.923	21.561.793	11.165.926	3.656.528	105.621.799
The different sensitivity level with the interest rate in the balance sheet	2.566.730	7.013.860	(10.643.514)	(8.988.515)	(6.696.766)	6.699.124	16.200.728	4.560.638	10.712.285
Off balance sheet commitments affecting the sensitivity level with the interest rate of assets and liabilities (net)	-	(7.101.122)	-	-	-	-	-	-	(7.101.122)
The different sensitivity level with the interest rate in and off the balance sheet	2.566.730	(87.262)	(10.643.514)	(8.988.515)	(6.696.766)	6.699.124	16.200.728	4.560.638	3.611.163

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

43.3 Currency risks

As of Jun 30, 2026

Items	VND	Converted USD	Converted EUR	Other converted foreign currencies	Total
Assets					
Cash, gold, silver and gemstones	532.288	30.382	1.221	283	564.174
Deposits at the State Bank of Vietnam	1.045.392	8.476	0	0	1.053.868
Deposits at other credit institutions and loans granted to other credit institutions	22.741.909	1.775.406	1.387	10.558	24.529.260
Loan to customers (*)	77.617.866	0	0	0	77.617.866
Investment securities (*)	3.010.262	0	0	0	3.010.262
Fixed assets and investment properties	1.306.894	0	0	0	1.306.894
Other assets (*)	7.933.541	0	0	0	7.933.541
Total assets	119,669,955	-3,349,320	2,608	10,841	116,334,084
Liabilities and owners' equity					
Deposits and borrowings from the State Bank and other credit institutions	23.613.520	1.627.489	0	0	25.241.009
Deposits from customers	73.864.446	59.830	593	145	73.925.014
Derivative financial instruments and other financial assets (*)	0	0	0	0	0
Issue of valuable papers	3.722.913	0	0	0	3.722.913
Other liabilities	2.732.863	0	0	0	2.732.863
Capital and other funds	9.289.228	0	0	0	9.289.228
Total liabilities and owners' equity	113,222,970	1,687,319	593	145	114,911,027
Position of currencies in balance sheet	6,446,985	(5,036,639)	2,015	10,696	1,423,057
Position of currencies off balance sheet					
Position of currencies in and off balance sheet	6,446,985	(5,036,639)	2,015	10,696	1,423,057

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

43.4. Financial assets and financial liabilities

Financial assets

	30 Jun 2026		31 Dec 2025	
	Costs	Provisions	Costs	Provisions
Cash on hand, gold, gemstones	564.174	-	602.139	-
Deposits at the SBV	1.053.868	-	5.803.001	-
Deposits at and loans to other credit institutions	24.529.260	-	16.164.800	-
Financial derivatives and other financial assets	114.415	-	224.532	-
Loans to customers	77.617.866	(1.294.526)	71.587.702	(1.174.210)
Investment securities	3.010.262	-	3.013.321	-
Interest and fees receivable	1.691.125	-	1.806.299	-
Other assets	6.242.416	(128.531)	4.022.810	(129.917)
Total	114.823.386	(1.423.057)	103.224.604	(1.304.127)

Financial liabilities

	30 Jun 2026	31 Dec 2025
Deposits and borrowings from other credit institutions	24.944.530	15.875.437
Deposits from customers	73.925.014	72.010.409
Issuances of valuable papers	3.722.913	3.475.125
Financial derivatives and other financial liabilities	-	-
Interest and fees payable	1.046.018	1.388.819
Other liabilities	1.011.436	1.332.050
Total	104.649.911	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 II Year 2026

Unit: VND million

44. Segment report

(a) Geographical area report

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

	Northern region	The Central region	Southern region	Adjustment	Total
I. Incomes	665.437	652.485	4.377.002	(112.858)	5.582.066
1. Interest income	580.810	616.163	3.685.469	(112.858)	4.769.584
2. Income from service activities	73.150	15.083	136.688	-	224.921
3. Income from other business activities	11.477	21.239	554.845	-	587.561
II. Expenses	(349.262)	(566.619)	(3.252.090)	112.858	(4.055.113)
1. Interest expense	(277.632)	(472.536)	(2.205.718)	112.858	(2.843.028)
2. Depreciation expense of fixed assets	(682)	(4.138)	(34.626)	-	(39.446)
3. Costs directly related to business operations	(70.948)	(89.945)	(1.011.746)	-	(1.172.639)
Operating results before credit risk provision expenses	316.175	85.866	1.124.912	-	1.526.953
Credit risk provision expenses	(9.219)	(54.550)	(287.473)	-	(351.242)
Segment operating results before tax	306.956	31.316	837.439	-	1.175.711

As of Jun 30, 2026

	Northern region	The Central region	Southern region	Adjustment	Total
III. Assets	8.878.412	15.376.721	90.655.894	-	114.911.027
1. Cash	41.211	91.886	431.077	-	564.174
2. Fixed assets	8.974	194.877	1.103.043	-	1.306.894
3. Other assets	8.828.227	15.089.958	89.121.774	-	113.039.959
IV. Liabilities	8.571.457	15.345.406	81.704.936	-	105.621.799
1. Accounts payable	8.532.316	15.234.812	80.167.826	-	103.934.954
2. Other liabilities	39.141	110.594	1.537.110	-	1.686.845

(b) Secondary segment report

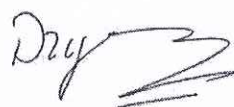
The Bank's principal business activity is concentrated in a single segment of banking operations.

Rach Gia, July 22, 2026

Prepared by

Chief Accountant

Chairman



Thi Duyen



Vu Dang Xuan Vinh



Tran Ngoc Minh