

KIEN LONG COMMERCIAL JOINT STOCK BANK

For Quarter II of 2026

SEPARATE FINANCIAL STATEMENTS



KIEN LONG COMMERCIAL JOINT STOCK

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For Quarter II of 2026

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KIEN LONG COMMERCIAL JOINT STOCK BANK

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

An Giang Province, Vietnam

Form: B02a/TCTD

STATEMENT OF FINANCIAL POSITION

Quarter II Year 2026

Unit: VND million

	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. Deposits and Loans Granted to other Credit Institutions	7	24.524.866	16.164.800
1. Cash, gold deposited at other credit institutions		24.524.866	16.164.800
IV. Trading Securities		203.804	-
1. 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-sale securities		1.343.654	1.343.760
2. Held-to-maturity securities		1.666.608	1.669.561
IX. Equity Investment and Other Investments	12	500.000	500.000
1. Investments in subsidiaries		500.000	500.000
X. Fixed assets		1.306.517	1.381.717
1. Tangible fixed assets	13	589.722	611.379
a. Cost		1.158.728	1.205.877
b. Accumulated depreciation		(569.006)	(594.498)
3. Intangible fixed assets	14	716.795	770.338
a. Cost		893.839	935.333
b. Accumulated amortization		(177.044)	(164.995)
XI. Investment Properties		-	-
XII. Other long-term assets		7.560.101	5.452.428
1. Accounts receivable	15	4.396.954	3.290.858
2. Interests and fees receivable	16	1.691.125	1.806.299
4. Other assets	17	1.598.575	483.209
5. Provisions for other assets	18	(126.553)	(127.938)
TOTAL ASSETS		<u>115.161.347</u>	<u>103.555.430</u>

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

An Giang Province, Vietnam

Form: B02a/TCTD

STATEMENT OF FINANCIAL POSITION

Quarter II Year 2026

Unit: VND million

	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	19	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	20	74.139.192	72.204.008
IV. Derivative Financial Instruments and Other Financial Liabilities		-	-
V. Trust Funds and Other Borrowed Funds		-	-
VI. Issuance of Valuable Documents	21	3.789.870	3.567.537
VII. Other Liabilities		2.734.369	3.525.701
1. Interests, fees payable	22	1.052.383	1.393.293
3. Accounts payable and other liabilities	23	1.681.986	2.132.408
TOTAL LIABILITIES		105.904.440	95.172.683
VIII. Equity and Funds	24	9.256.907	8.382.747
1. Equity of credit institutions		5.787.505	5.787.505
<i>a. Chartered Capital</i>		5.821.705	5.821.705
<i>d. Treasury stocks</i>		(34.200)	(34.200)
2. Funds of credit institutions		1.077.383	726.382
3. Exchange rate difference		(66.741)	-
5. Undistributed profit		2.458.760	1.868.860
TOTAL LIABILITIES AND OWNERS' EQUITY		115.161.347	103.555.430

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

An Giang Province, Vietnam

Form: B02a/TCTD

STATEMENT OF FINANCIAL POSITION

Quarter II Year 2026

Unit: VND million

	Notes	30 Jun 2026	31 Dec 2025
OFF STATEMENT OF FINANCIAL POSITION			
1. Loan Guarantee		7.100	5.600
2. Forex trading commitment	36	43.468.160	49.080.279
▪ Commitment to buy foreign currency		2.177.920	1.417.419
▪ Commitment to sell foreign currency		2.492.800	1.312.425
▪ Commit to swaps		38.797.440	46.350.435
4. Commitments in L/C	36	4.000.000	4.004.158
5. Other guarantees	36	3.094.022	1.713.319
7. Lending interest and receivable fees but not collected yet	37	343.157	310.032
8. Difficult to collect debts that have been settled	38	3.234.135	3.088.589
9. Assets and others	39	4.131.351	4.323.547

Rach Gia, July 22, 2026

Prepared by

Chief Accountant

Chairman



Thi Duyen



Vu Dang Xuan Vinh



Tran Ngoc Minh

KIEN LONG COMMERCIAL JOINT STOCK BAN

40-42-44 Pham Hong Thai, Rach Gia Ward
An Giang Province, Vietnam

Form: B03a/TCTD

INCOME STATEMENT
Quarter II Year 2026

Unit: VND million

No	Items	Notes	Quarter II		Accumulated from the beginning of the year to 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 expense and similar charges		(1.533.661)	(1.119.833)	(2.851.721)	(2.262.822)
I	Net interest income	25	1.002.585	879.945	1.917.863	1.724.799
3	Income from services		113.597	165.881	220.497	339.295
4	Expenses of services		(16.590)	(23.201)	(34.535)	(44.602)
II	Net gain/loss from services	26	97.007	142.680	185.962	294.693
III	Net gain/loss from dealing in foreign currencies	27	31.976	20.414	59.960	41.352
IV	Net gain/loss from dealing in trading securities		20.555	-	46.838	-
V	Net gain/loss from dealing in investment securities	29	577	12.661	1.203	12.749
5	Income from other activities		181.656	126.879	228.400	238.868
6	Expenses of other activities		(401)	(1.591)	(31.478)	(10.006)
VI	Net gain/loss from other activities	30	181.255	125.288	196.922	228.862
VII	Gain from capital contribution and share acquisition		8.802	5.145	8.802	5.145
VIII	Operating Expenses	31	(476.859)	(289.376)	(888.914)	(859.000)
IX	Net operating income before provision for credit losses		865.898	896.757	1.528.636	1.448.600
X	Provision for credit losses		(207.977)	(329.943)	(351.242)	(528.141)
XI	Total profits before tax		657.921	566.814	1.177.394	920.459
7	Current corporate income tax		(130.475)	(112.681)	(234.821)	(183.925)
8	Deferred corporate income tax		-	-	-	-
XII	Corporate income tax	32	(130.475)	(112.681)	(234.821)	(183.925)
XIII	Profit after tax		527.446	454.133	942.573	736.534

Rach Gia, July 22, 2026

Prepared by

Chief Accountant

Chairman

Thi Duyen

Vu Dang Xuan Vinh



Tran Ngoc Minh

KIEN LONG COMMERCIAL JOINT STOCK BANK

40-42-44 Pham Hong Thai, Rach Gia Ward
An Giang Province, Vietnam

Form: B04a/TCTD

CASH FLOWS STATEMENTS
Quarter II Year 2026

Unit: VND million

ITEMS	Accumulated from the start of the year through the end of this quarter	
	Current period	Previous period
CASH FLOWS FROM OPERATING ACTIVITIES		
01. Interest and similar income	4.884.758	3.749.745
02. Interest and similar expenses paid	(3.192.631)	(2.110.951)
03. Income from services	185.962	294.693
04. Differences of actual receipts/payments from operating activities (foreign currencies, gold, securities)	108.001	54.101
05. Other income	(2.503)	(546)
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	(898.410)	(822.769)
08. Tax actually paid during the year	(303.161)	(158.025)
Net cash flows from operating activities before changes in assets and working capital	998.994	1.228.196
(Increase)/decrease in operating assets		
10. (Increase)/ Decrease in proceeds from securities trading activities	(200.745)	2.927
11. (Increase)/Decrease in derivatives and other financial assets	110.117	-
12. (Increase)/ Decrease in loans to customers	(6.030.164)	(8.115.114)
13. Decrease in provision for losses	(230.926)	(377.590)
14. Other (Increases)/ Decreases in operating assets	(2.177.669)	(48.733)
Increase/(decrease) in operating liabilities		
15. Borrowings from the Government and the SBV	296.479	-
16. Increase/ (Decrease) in deposits and borrowings from other credit institutions	9.069.093	(5.059.651)
17. Increase/ (Decrease) in deposits from customers	1.935.184	9.708.354
18. Increase/ (Decrease) in issuance of valuable documents (excluding those being accounted to financing activities)	222.333	101.510
20. Increase/ (Decrease) in derivative financial instruments and other financial	-	(76.600)
21. Increases/ (Decrease) in operating liabilities	(335.467)	(88.776)
22. Expenditures from credit institution funds	(1.672)	(1.029)
I. Net cash flows from operating activities	3.655.557	(2.726.506)
CASH FLOW FROM INVESTMENT ACTIVITIES		
01. Purchase of fixed assets	(33.267)	(36.835)
02. Proceeds on disposal of fixed assets	8.617	7.460
09. Dividends and profits from long-term investments and capital contributions	8.802	5.145

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

An Giang Province, Vietnam

Form: B04a/TCTD

CASH FLOWS STATEMENTS

Quarter II Year 2026

	Unit: VND million	
II. Cash flows from investing activities	(15.848)	(24.230)
CASH FLOW FROM FINANCIAL ACTIVITIES	-	-
III. Cash flows from financing activities	-	-
IV. Net cash flows	3.639.709	(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 year end (Note 33)	26.142.908	17.449.438

Rach Gia, July 22, 2026

Prepared by



Thi Duyen

Chief Accountant



Vu Dang Xuan Vinh

Chairman



Tran Ngoc Minh

NOTES TO THE SEPARATE 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 number 17/NHNN-GP by the State Bank of Vietnam, replacing license number 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.

b) 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

c) 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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

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

d) **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

e) **Ownership form**

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

f) **Charter capital**

The Bank's charter capital as of Jun 30, 2026 is VND 5,821,705 million (as of December 31, 2025 it was VND 5,821,705 million).

g) **Operation network**

The Bank's head office is located at 40 – 42 – 44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province. As of March 31, 2026, the Bank has one (01) head office, two (02) representative offices, thirty-one (31) branches and one hundred and three (103) transaction offices nationwide. The Bank has one (01) subsidiary.

h) **Subsidiary**

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%).

i) **Headcount**

As at the statement of financial position date, the Bank's headcount is 3.375 (headcount at the beginning of the year: 2,797).

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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS**FOR QUARTER II OF 2026**

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

b) Accounting currency unit

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 Separate 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 Separate 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 Separate Financial Statements.

Accordingly, the accompanying Separate 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.

The Bank has also prepared and presented the Consolidated Financial Statements of the Bank and its subsidiary (collectively referred to as “the Group”) 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. These Separate Financial Statements should be read in conjunction with the Group’s Consolidated Financial Statements for the fiscal year ended 31 December 2025 in order to obtain full information on the consolidated financial position, the consolidated financial performance and the consolidated cash flows of the Group as a whole.

c) Basis of assumptions and uses of estimates

The preparation and presentation of the Separate 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) Foreign currency translation**

All transactions of the Bank 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.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS**FOR QUARTER II OF 2026**

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 Separate 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

b) 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.

c) 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.5.

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.

d) Loans to customers

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.

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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

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 (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.	0%
2	Special Mention	(a) Debts are overdue for a period between 10 days and 90 days; or (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.	5%
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	20%

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

Group		Loan classification using the quantitative method	Provision rate
		(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.	
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

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:

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

- 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 fulfill 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 Separate 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 Separate 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 Separate 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.

Debt purchase

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

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 SEPARATE FINANCIAL STATEMENTS**FOR QUARTER II OF 2026**

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 Separate 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-statement of financial position commitments.

f) *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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

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 Separate 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 IV.5.

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.

g) Investments in subsidiary

Subsidiary is an entity controlled by the Bank. Control exists when the Bank has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities. In assessing control, potential voting rights that presently are exercisable are taken into account.

Investments in the subsidiary are stated at cost less provisions for diminution in value. Provision for impairment of investments in the subsidiary is made when the subsidiary suffers from losses at the rate equal to the difference between the actual capital invested by investors in the subsidiary and the actual owner's equity multiplying (x) by the Bank's rate of actual charter capital contributed in the subsidiary. If the subsidiary is consolidated into the Consolidated Financial Statements, the basis for impairment provisions is the Consolidated Financial Statements.

Increases/(decreases) in the provision for impairment of investments in the subsidiary as at the statement of financial position date are recorded into the Separate Income Statement. A provision is reversed only to the extent that the investments' carrying amount does not exceed the carrying amount that would have been determined if no provision had been recognized.

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 Bank 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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

the Bank. Subsequent costs that do not meet the above conditions will be recognized as operation costs during the year.

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 Bank 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 Bank's intangible fixed assets include:

Land use right

Land use right includes all the actual expenses paid by the Bank 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 Bank 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.5.

Other assets

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

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 Separate 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 Bank 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 Separate Statement of Financial Position. Differences upon revaluation at the end of the period are recognized in the "Foreign exchange differences" account in the Separate Statement of Financial Position and are transferred to the Separate 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 Separate 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 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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

FOR QUARTER II OF 2026

are positive or as a liability if they are negative in the Separate Statement of Financial Position. This difference is amortized to the Separate 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-statement of financial position items. Income earned and expenses incurred on nominal principal amounts are recognized in the Separate 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 deductions 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 Bank's charter capital.

The purpose of financial reserve is:

- to compensate the unrecoverable losses, damages of assets or liabilities during the Bank's course of business;
- to compensate the Bank'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.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS**FOR QUARTER II OF 2026**

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 Bank's employees. Bonus and welfare funds are recognized in the Bank's liabilities.

p) Off-separate statement of financial position items

From time to time, the Bank has outstanding commitments to grant credit. These commitments take the form of approved loans and overdraft facilities. The Bank 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 Separate 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 Separate 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 Separate 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) Income from dividends

Dividends and profit received are recognized when the Bank has the right to receive dividends or profit from the capital contribution.

t) 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 Separate Income Statement.

u) 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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS**FOR QUARTER II OF 2026**

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 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 Separate 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 Bank shall offset deferred tax assets and deferred tax liabilities if:

- The Bank 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 Bank 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.

v) 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.

w) Offsetting

Financial assets and financial liabilities are offsets and the net amount is reported in the Separate 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.

x) 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 and its subsidiary. Associates and individuals owning, directly or indirectly, an interest in the voting power of the Bank and subsidiary that gives them significant influence over the Bank and its subsidiary, 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 FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

Additional information for items presented in the 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

Deposits at the SBV include required reserves and current deposit accounts. According to the regulations of the SBV on compulsory reserve, banks are allowed to maintain a floating balance at the required reserve account:

- Demand deposits and time deposits of less than 12 months: 3% for VND, 8% for foreign currencies.
- Time deposits of 12 months or more: 1% for VND, 6% for foreign currencies.
- Foreign deposits: 1% for foreign currencies.

	30 Jun 2026	31 Dec 2025
7. Deposits at other Credit Institutions and Loans Granted to other Credit Institutions		
Demand deposits		
VND	6.157.715	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	24.524.866	16.164.800

	Total contract value (at contract effective exchange rate)	Total book value (at end-of-period exchange rate)
8. Derivative financial instruments and other financial liabilities		
<u>As at Jun 30, 2026</u>		Assets Liabilities
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
<u>As at December 31, 2025</u>		
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. Loans to customers		
Lending to economic organizations and individuals in the country	77.617.866	71.587.702
Total	77.617.866	71.587.702

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

An Giang Province, Vietnam

Form: B05a/TCTD

NOTES TO THE FINANCIAL STATEMENTS**Quarter II Year 2026**

Unit: VND million

	30 Jun 2026	31 Dec 2025
Analysis by loan quality		
<i>(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)</i>		
Group 1 - Qualified debts	75.109.022	69.418.870
Group 2 - Attention debt	1.090.648	834.107
Group 3 - Substandard debt	273.404	239.102
Group 4 - Doubtful debt	364.288	470.205
Group 5 - Potential loss of capital debt	780.504	625.418
Total	77.617.866	71.587.702
Analyze debt balance over time	30 Jun 2026	31 Dec 2025
Short-term debt	41.663.553	37.632.322
Medium-term debt	28.636.327	26.907.503
Long-term debt	7.317.986	7.047.877
Total	77.617.866	71.587.702
Analyze loan balances by customer type and business type	30 Jun 2026	31 Dec 2025
Business households, individuals	15.255.055	15.538.768
Other 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 of loan balance 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 motor vehicle and others engine	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
Health and social assistance	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
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 technological activities	532.832	10.440
Water supply; waste and wastewater management and treatment activities.	4.130	7.294
Total	77.617.866	71.587.702

KIEN LONG COMMERCIAL JOINT STOCK BANK

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An Giang Province, Vietnam

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NOTES TO THE FINANCIAL STATEMENTS**Quarter II Year 2026**

Unit: VND million

	30 Jun 2026	31 Dec 2025
10. For changes (increase/decrease) of Credit risk provisions		
Provision for risk of lending the customers		
General Provisions	576.280	532.216
Specific Provisions	718.246	641.994
Total	1.294.526	1.174.210
	General	Specific
	Provisions	Provisions
Current period		
Opening balance	532.216	641.994
Risk provision made during the year /(Reversed during the year)	44.064	307.178
Use of credit risk reserves during the year	-	(230.926)
Closing balance	576.280	718.246
	General	Specific
	Provisions	Provisions
Prior year		
Opening balance	454.450	525.897
Risk provision made during the year /(Reversed during the year)	62.471	465.670
Use of credit risk reserves during the year	-	(377.590)
Closing balance	516.921	613.977
11. Investment securities	30 Jun 2026	31 Dec 2025
<i>Available-for-sale investment securities</i>		
<i>Debt Securities</i>		
Government Securities	1.343.654	1.343.760
Sub Total	1.343.654	1.343.760
<i>Held-to-maturity investment securities:</i>		
<i>Debt 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
12. Equity Investment and Other Investments		

Capital contribution to the KienLongBank Asset Management Company. This company operates under Business Registration Certificate number 1701452905, initially registered on November 12, 2010, and most recently amended on April 03, 2025, by the Department of Planning and Investment of Kien Giang Province. As of June 30 2026, Kienlong Joint Stock Commercial Bank has fully contributed its charter capital as stated in the Business Registration Certificate, amounting to VND 500.000.000.000.

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NOTES TO THE FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

13. Tangible fixed assets	Items	Buildings, structures	Machinery equipment	Transportation Facilities	Office equipment	Others fixed assets	Total
Original Cost							
Opening balance		728.706	83.480	168.136	202.241	23.314	1.205.877
Purchase for the year		-	1.733	-	3.351	997	6.081
Construction investment completed		-	102	-	-	-	102
Disposals, sales		(232)	(1.238)	(51.830)	(32)	-	(53.332)
Closing balance		728.474	84.077	116.306	205.560	24.311	1.158.728
Acc. Depreciation							
Opening balance		272.938	58.360	115.051	131.638	16.511	594.498
Depreciation during the period		13.774	3.004	4.722	5.947	393	27.840
Disposals, sales		(232)	(1.238)	(51.830)	(32)	-	(53.332)
Closing balance		286.480	60.126	67.943	137.553	16.904	569.006
Net book value							
Opening balance		455.768	25.120	53.085	70.603	6.803	611.379
Closing balance		441.994	23.951	48.363	68.007	7.407	589.722

NOTES TO THE FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

14. Intangible fixed assets

Items	Land use right	Computer software	Others fixed assets	Total
Original cost				
Opening balance	686.287	229.032	20.014	935.333
Purchase during the period	-	-	-	-
Decrease due to adjustment	(41.494)	-	-	(41.494)
Closing balance	644.793	229.032	20.014	893.839
Amortization				
Opening Balance	16.003	129.275	19.717	164.995
Depreciation during the period	920	10.931	198	12.049
Closing balance	16.923	140.206	19.915	177.044
Net book value				
Opening balance	670.284	99.757	297	770.338
Closing balance	627.870	88.826	99	716.795

15. Receivables

	30 Jun 2026	31 Dec 2025
Purchase of fixed assets	8.493	7.580
Amount for supporting interest rate awaiting	3.822	3.822
Office rental deposit and contract advance	470.388	44.635
Advances to the State budget	80.050	-
Internal receivables: Advances	11.241	3.276
Input value-added tax	1.820	-
Receivables from credit card operations	220.469	160.481
Receivables from Banknetvn	1.122.515	656.625
Receivables from non-recourse bill discounting under letters of credit	2.240.000	2.240.000
Receivables from customers in letter of credit operations	93.021	42.804
Others	145.135	131.635
Total	4.396.954	3.290.858

KIEN LONG COMMERCIAL JOINT STOCK BANK

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NOTES TO THE FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

	30 Jun 2026	31 Dec 2025
16. Interests and fees receivable		
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
17. Other assets		
Cost awaiting allocation	1.427.878	307.798
Tools and instruments	12.340	12.616
Assets for debt assignment have transferred ownership to the Bank	112.843	117.460
Other assets	45.514	45.335
Total	1.598.575	483.209
18. Provisions for risks from other assets		
Provisions for risks from foreclosed assets	(64.857)	(66.242)
Provisions for doubtful debts	(61.696)	(61.696)
Total	(126.553)	(127.938)
19. Deposits and Borrowings from Other Credit Institutions		
Demand deposits in VND	6.029.640	5.029.150
Term deposits		
VND	17.279.800	10.444.350
Foreign currencies	1.626.880	393.728
Borrowings		
VND	7.601	7.601
Foreign currencies	609	608
Total	24.944.530	15.875.437
20. Deposits from customers		
Demand deposits		
VND	4.281.844	5.836.535
Foreign currencies	20.857	10.129
Term deposits		
VND	2.087.398	1.718.177
Savings deposits		
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
Margin deposit		
VND	9.608	8.584
Total	74.139.192	72.204.008

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

	30 Jun 2026	31 Dec 2025
- Explanation according to customer and type of business		
Deposits from economic institutions	3.486.301	4.418.624
Joint stock companies	1.575.097	2.897.610
Limited company	1.178.773	863.891
Private enterprise	3.490	5.550
Other organizations	728.941	651.573
Deposits from individuals	70.652.891	67.785.384
Total	74.139.192	72.204.008
21. Issuance of Valuable Documents	30 Jun 2026	31 Dec 2025
Certificate of deposit in VND	67.338	67.537
Bonds	3.722.532	3.500.000
Total	3.789.870	3.567.537
22. Interests, fees payable	30 Jun 2026	31 Dec 2025
Interest payable on deposits	879.333	1.224.647
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	1.052.383	1.393.293
23. Accounts payable, other liabilities and provision for other losses	30 Jun 2026	31 Dec 2025
Payables to staffs	276.616	324.616
Taxes and payables to the State (Note 35)	159.768	264.890
Bonus and welfare fund (i)	67.111	81.985
Payables from credit card operations	30.831	29.137
Payables from Banknet	887.073	1.097.418
Other outstanding payments	8.652	10.099
Remittances payable	16.571	10.348
Money held and awaiting payment	7.367	19.943
Other payables	227.997	293.972
Total	1.681.986	2.132.408
(i) Details of the bonus and welfare fund	Current period	Previous period
Opening balance	81.985	45.171
Fund provision	-	-
Use during the period	(14.874)	-
Closing balance	67.111	45.171

NOTES TO THE FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND million

24. Equity and Funds of credit institutions

Report on changes in Owner's Equity

	Owner's Equity	Treasury stocks	Credit institution fund	Exchange rate difference	Undistributed profit	Total
Opening balance	5.821.705	(34.200)	726.382	-	1.868.860	8.382.747
Increase charter capital from stock dividends	-				-	-
Profit after-tax in period			-	-	942.573	942.573
Exchange rate difference				(66.741)		(66.741)
Bank Funds (*)			351.001	-	(351.001)	-
welfare fund			-	-	-	-
Transfer funds to subsidiaries			-	-	(1.672)	(1.672)
Closing balance	5.821.705	(34.200)	1.077.383	(66.741)	2.458.760	9.256.907

<i>Stock</i>	30 Jun 2026	31 Dec 2025
Number of shares issued	582.170.526	582.170.526
- <i>Ordinary stock</i>	582.170.526	582.170.526
Number of shares repurchased	(3.800.000)	(3.800.000)
- <i>Ordinary stock</i>	(3.800.000)	(3.800.000)
Number of outstanding shares	578.370.526	578.370.526
- <i>Ordinary stock</i>	578.370.526	578.370.526
Par value of outstanding shares: VND 10,000		

(*) *Bank Funds*

	Reserve fund for additional charter	Financial reserve fund	Other funds	Total
Opening balance	209.230	517.149	3	726.382
Increase in period	184.737	166.264	-	351.001
Closing balance	393.967	-	3	1.077.383

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

Additional Information for Items Presented in the Income Statement

The information presented in this section: Current period from 01/01/2026 to 30/06/2026; Previous period from 01/01/2025 to 30/06/2025.

25. Net interest income

Interest and similar income	Current period	Previous period
Interest income from deposits	450.310	240.437
Interest income from customer loans	4.025.176	3.497.702
Income from business profits, investment in debt 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 charges		
Interest payment on deposits	(2.679.111)	(2.017.168)
Interest payment on loans	(4.941)	(4.747)
Interest payment on securities issuance	(127.342)	(137.739)
Other credit activities' expenses	(40.327)	(103.168)
	<u>(2.851.721)</u>	<u>(2.262.822)</u>
Total	<u>1.917.863</u>	<u>1.724.799</u>

26. Net gain/loss from services

Service revenue	Current period	Previous period
Payment services	179.440	297.224
Treasury, Trust and Agency services	115	137
Insurance Business and services	24.054	25.552
Other services	16.888	16.382
	<u>220.497</u>	<u>339.295</u>
Service expenses		
Payment and treasury services	(18.688)	(16.080)
Consulting services	(1.364)	(1.772)
Postal charges for telecommunications networks	(1.972)	(19.429)
Other service expenses	(12.511)	(7.321)
	<u>(34.535)</u>	<u>(44.602)</u>
Total	<u>185.962</u>	<u>294.693</u>

27. Net gain/loss from dealing in foreign currencies

Gain from dealing in foreign currencies	Current period	Previous period
Revenue from spot foreign currency trading	152.034	105.658
Revenue from currency derivative financial instruments	166.072	7.138
Loss from dealing in foreign currencies		
Spot foreign exchange trading expenses	(17.120)	(9.030)
Currency derivative financial instruments expenses	(241.026)	(62.414)
Total	<u>59.960</u>	<u>41.352</u>

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

	Current period	Previous period
28. Net gain/loss from dealing in trading securities		
Income from trading securities	46.838	0
Total	46.838	0
29. Net gain/loss from dealing in investment securities		
Revenue from trading investment securities	1.203	12.749
Total	1.203	12.749
30. Net gain/loss from other activities		
Income from sale of assets for debt assignment	8.933	7.460
Income from reversal of receivables	1.385	5.010
Income from bad debts has been handled by risk provisions	216.978	221.948
Other incomes	1.104	4.450
	228.400	238.868
Others expenses		
Fixed assets decreased during the period.	(26.170)	-
Cost of social work activities	(3.763)	(3.716)
Cost of debt trading operations	-	(4.320)
Cost of debt settlement, other costs	(1.545)	(1.970)
	(31.478)	(10.006)
Total	196.922	228.862
31. Operating Expenses		
1. Payment of taxes and fees	13.262	9.764
2. Expenses for employees	510.163	549.971
In which:	-	-
<i>Salaries and allowances</i>	446.192	484.855
<i>Contribution expenses based on salary</i>	37.984	40.540
<i>Costumes and other related expenses</i>	25.987	24.576
3. Expenses on assets	145.310	133.655
In which:	-	-
<i>Depreciation and amortization of fixed assets</i>	39.328	39.206
<i>Asset rental expenses</i>	69.104	59.565
<i>Asset repair and maintenance expenses</i>	26.505	20.801
<i>Expenses for procurement of work tools</i>	9.934	13.622
<i>Other expenses</i>	439	461
4. Expenses of mission management	166.376	116.919
In which:	-	-
<i>Expenses of advertising, marketing, promotions and office materials</i>	48.213	31.368
<i>Business trip expenses</i>	5.607	6.856
<i>Expenses of electricity, water, cleaning, petrol</i>	18.011	19.312
<i>Expenses of communication</i>	19.259	11.990
<i>Training expenses</i>	342	1.051
<i>Conference, reception and celebration expenses</i>	37.813	37.733
<i>Other expenses</i>	37.131	8.609

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

		Unit: VND million
5. Payment insurance premiums and preserve customer deposits	53.803	48.691
Total	888.914	859.000

32. Corporate income tax

Current period Previous period

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

Profit before tax	1.177.395	920.459
<i>Add-back adjustments</i>	<i>5.513</i>	<i>4.312</i>
Total taxable income	1.182.908	924.771
Taxable income	1.174.106	919.626
<i>Income tax expense rate</i>	<i>20%</i>	<i>20%</i>
Corporate income tax expense	234.821	183.925

The determination of corporate income tax payable by the Bank is based on prevailing tax regulations. However, these regulations are subject to change from time to time, and tax provisions applicable to various types of transactions may be interpreted in different ways. Therefore, the amount of tax presented in the separate financial statements may change upon inspection by the tax authorities.

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
Cash, gold at other credit institutions (no term or the term of less than 3 months)	24.524.866	10.338.801
Total	26.142.908	17.449.438

34. Income situation of staff and employees

Current period Previous period

Number of officers and employees at the end of the period (people)	3.375	3.460
Average number of officers and employees	2.885	3.549
Income of officers and employees		
Salary, bonuses, and other income	359.192	378.912
Bonus	150.463	113.714
Total Income	509.655	492.626
Average monthly salary (VND million/person/month)	21	18
Average monthly income(VND million/person/month)	29	23

35. Clearance of obligations to the State Budget

Items	Opening	Movements		Closing Balance
		To be paid	Paid	
Value added tax (VAT)	32.748	12.852	(43.189)	2.411
Corporate income tax	217.143	234.821	(303.161)	148.803
Personal income tax	14.999	37.579	(44.024)	8.554
Total	264.890	285.252	(390.374)	159.768

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

	30 Jun 2026	31 Dec 2025
36. Contingencies and commitments		
<i>Loan Guarantee</i>	7.100	5.600
<i>Commitments on foreign currency transactions</i>	43.468.160	49.080.279
▪ Commitment to buy foreign currency	2.177.920	1.417.419
▪ Commitment to sell foreign currency	2.492.800	1.312.425
▪ Commitment to swap transactions	38.797.440	46.350.435
<i>Commitment in L/C business</i>	4.000.000	4.004.158
Payment commitment in L/C business	4.000.000	4.004.820
Minus deposit	-	(662)
<i>Other commitments</i>	3.094.022	1.713.319
Contract value	3.094.801	1.714.719
Minus the security deposit	(779)	(1.400)
37. Lending interest and receivable fees but not collected yet		
Lending interest in VND but not collected yet	343.157	310.032
38. Bad debts that have been settled		
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		
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
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
Saving book, bill of exchange and other valuable papers	2.300.265	2.555.675
Other mortgaged assets	197.278.129	109.067.904
Total	245.142.123	169.195.079

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

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
Deposits, certificates of deposit, and bonds of subsidiary companies.	215.178	286.012
Other related party deposits	84.096	335.745
Lending to other stakeholders	443	297
Receivables from subsidiary company - deposit	6.700	7.700
Interest accrued on deposits for subsidiaries	6.366	4.474
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 commitments	Securities trading and investment
Closing balance	103.196.600	102.873.592	3.749.679	7.101.901	3.214.066
Domestic	103.196.600	102.873.592	3.749.679	7.101.901	3.214.066
Opening balance	93.555.503	91.646.982	9.972.701	5.725.139	3.013.321
Domestic	93.555.503	91.646.982	9.972.701	5.725.139	3.013.321

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND million

43. Market risk

43.1 Liquidity risks

Analysis of assets and liabilities by remaining maturity

The table below analyzes the Bank's assets and liabilities by group based on the remaining maturity period from the end of the reporting period to the contractual maturity date. The actual maturity of assets and liabilities may differ from the contractual terms depending on contract annexes, if any.

As of 30 Jun 2026

Items	Overdue		Current				Total
	Over 3 months	Up to 3 months	Up to 1 month	From 1-3 months	From 3-12 months	From 1-5 years	Over 5 years
Cash, gold, silver and gemstones	-	-	564.174	-	-	-	-
Deposits at the State Bank of Vietnam	-	-	1.053.868	-	-	-	-
Deposits at other credit institutions and loans granted to other credit institutions	-	-	22.524.866	2.000.000	-	-	-
Trading securities (*)	-	-	-	-	203.804	-	-
Financial derivatives and assets	-	-	114.415	-	-	-	-
Loan to customers (*)	1.418.196	1.090.648	2.038.919	4.622.275	35.874.270	26.251.321	6.322.237
Investment securities (*)	-	-	-	-	-	1.115.333	1.894.929
Equity and long term investments	-	-	-	-	-	-	500.000
Fixed assets and investment properties	-	-	567.239	243	3.474	50.608	684.953
Other long term assets (*)	54.775	-	1.691.125	5.940.754	-	-	-
Total assets	1.472.971	1.090.648	28.554.606	12.563.272	36.081.548	27.417.262	9.402.119
Liabilities							
Deposits and borrowings from the State Bank and other credit institutions	-	-	22.936.319	2.296.479	5.417	2.185	609
Deposits from customers	-	-	13.209.187	13.762.959	36.070.299	11.096.404	343
Issue of valuable papers	-	-	-	-	-	67.337	3.722.533
Other liabilities	-	-	2.734.369	-	-	-	-
Total liabilities	-	-	38.879.875	16.059.438	36.075.716	11.165.926	3.723.485
Difference of net liquidity	1.472.971	1.090.648	(10.325.269)	(3.496.166)	5.832	16.251.336	5.678.634

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

NOTES TO THE FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND Million

43.2 Interest rate risks

As of 30 Jun 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	-	-	22.524.866	2.000.000	-	-	-	-	24.524.866
Trading securities (*)	-	-	-	-	103.804	100.000	-	-	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
Equity and long term investments	-	500.000	-	-	-	-	-	-	500.000
Fixed assets and investment properties	-	1.306.517	-	-	-	-	-	-	1.306.517
Other long term assets (*)	54.775	7.631.879	-	-	-	-	-	-	7.686.654
Total assets	2.563.619	10.002.570	25.732.068	6.622.275	7.717.157	28.360.917	27.366.654	8.217.166	116.582.426
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	-	-	13.209.187	13.762.959	14.513.923	21.556.376	11.096.404	343	74.139.192
Issue of valuable papers	-	-	-	-	-	-	67.337	3.722.533	3.789.870
Other liabilities	-	2.734.369	-	-	-	-	-	-	2.734.369
Total liabilities		2.734.369	36.441.985	15.762.959	14.513.923	21.561.793	11.165.926	3.723.485	105.904.440
The different sensitivity level with the interest rate in the balance sheet	2.563.619	7.268.201	(10.709.917)	(9.140.684)	(6.796.766)	6.799.124	16.200.728	4.493.681	10.677.986
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	2.563.619	167.079	(10.709.917)	(9.140.684)	(6.796.766)	6.799.124	16.200.728	4.493.681	3.576.864

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

NOTES TO THE FINANCIAL STATEMENTS

Quarter II Year 2026

Unit: VND Million

43.3 Currency risks

As of 30 Jun 2026

Items	VND	Converted EUR	Converted USD	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	22.737.515	1.775.406	1.387	10.558	24.524.866
Loan to customers (*)	77.617.866	0	0	0	77.617.866
Investment securities (*)	3.010.262	0	0	0	3.010.262
Equity and long term investments	500.000	0	0	0	500.000
Fixed assets and investment properties	1.306.517	0	0	0	1.306.517
Other long term assets (*)	7.686.654	0	0	0	7.686.654
Total assets	119.918.297	-3.349.320	2.608	10.841	116.582.426
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	74.078.624	59.830	593	145	74.139.192
Financial derivatives and other financial liabilities	-	0	0	0	-
Issue of valuable papers	3.789.870	0	0	0	3.789.870
Other liabilities	2.734.369	0	0	0	2.734.369
Equity and funds	9.256.907	0	0	0	9.256.907
Total liabilities and owners' equity	113.473.290	1.687.319	593	145	115.161.347
Position of currencies in balance sheet	6.445.007	(5.036.639)	2.015	10.696	1.421.079
Position of currencies off balance sheet					
Position of currencies in and off balance sheet	6.445.007	(5.036.639)	2.015	10.696	1.421.079

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

KIEN LONG COMMERCIAL JOINT STOCK BANK

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

An Giang Province, Vietnam

Form: B05a/TCTD

NOTES TO THE 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	24.524.866	-	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	5.995.529	(126.553)	3.774.067	(127.938)
Total	114.572.105	(1.421.079)	102.975.861	(1.302.148)

Financial liabilities

	30 Jun 2026	31 Dec 2025
Deposits and borrowings from other credit institutions	24.944.530	15.875.437
Deposits from customers	74.139.192	72.204.008
Issuances of valuable papers	3.789.870	3.567.537
Financial derivatives and other financial liabilities	-	-
Interest and fees payable	1.052.383	1.393.293
Other liabilities	1.010.819	1.331.315
Total	104.936.794	94.371.590

NOTES TO THE FINANCIAL STATEMENTS
Quarter II Year 2026

Unit: VND Million

44. Segment report

(a) Major segment report

Reporting period: January 1, 2026 to Jun 30, 2026					
	Northern region	The Central Region	Southern region	Adjust	Total
I. Incomes	665.437	652.485	4.379.434	(112.858)	5.584.498
1. Interest income	580.810	616.163	3.685.469	(112.858)	4.769.584
2. Income from service activities	73.150	15.083	132.265	-	220.498
3. Income from other business activities	11.477	21.239	561.700	-	594.416
II. Expenses	(349.262)	(566.619)	(3.252.839)	112.858	(4.055.862)
1. Interest expense	(277.632)	(472.536)	(2.214.411)	112.858	(2.851.721)
2. Depreciation costs of fixed assets	(682)	(4.138)	(34.508)	-	(39.328)
3. Costs directly related to business operations	(70.948)	(89.945)	(1.003.920)	-	(1.164.813)
Operating profit before allowance expenses for credit note	316.175	85.866	1.126.595	-	1.528.636
Allowance expenses for credit losses	(9.219)	(54.550)	(287.473)	-	(351.242)
Allowance expenses for credit losses Segment profit/(loss)	306.956	31.316	839.122	-	1.177.394

As of Jun 30, 2026					
	Northern region	The Central Region	Southern region	Adjust	Total
III. Assets	8.878.412	15.376.721	90.906.214	-	115.161.347
1. Cash	41.211	91.886	431.077	-	564.174
2. Fixed assets	8.974	194.877	1.102.666	-	1.306.517
3. Other assets	8.828.227	15.089.958	89.372.471	-	113.290.656
IV. Liabilities	8.571.457	15.345.406	81.987.577	-	105.904.440
1. Accounts payable	8.532.316	15.234.812	80.455.326	-	104.222.454
2. Other liabilities	39.141	110.594	1.532.251	-	1.681.986

(b) Minor segment report

The Bank has two business divisions: banking and asset management and asset exploitation.

Prepared by

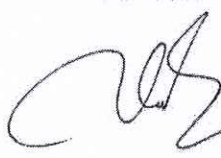
Chief Accountant

Rach Gia, July 22, 2026

Chairman

Dry 

Thi Duyen



Vu Dang Xuan Vinh



Tran Ngoc Minh