KIEN LONG COMMERCIAL JOINT STOCK BANK	**SOCIALIST REPUBLIC OF VIETNAM**
No: 2320/NHKL	**Independence – Freedom – Happiness**
On the Explanation of After-tax Profit fluctuations for Quarter 2 and the first 6 months of 2026	*Rach Gia, date 22 month 7 year 2026*

To:

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

Kien Long Commercial Joint Stock Bank (stock code: KLB) would like to provide an explanation regarding the fluctuation of separate and consolidated after-tax profit for the second quarter and first 6 months of 2026, as follows:

1. **Separate and consolidated profit after tax of KienlongBank in Q2 2026 increased by over 10% compared to the same period in 2025:**

Unit: Million VND, %

No.	Content	Quarter 2 of 2025	Quarter 2 of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	454,133	527,446	73,313	16.14
2	Consolidated after-tax profit	451,463	522,657	71,194	15.77

Separate profit after tax in the second quarter of 2026 increased by VND 73,313 million, equivalent to a 16.14% increase compared to the second quarter of 2025. Consolidated profit after tax of KienlongBank in the second quarter of 2026 increased by VND 71,194 million, representing a 15.77% increase compared to the same period in 2025.

2. **Separate and consolidated profit after tax of KienlongBank in the first 6 months of 2026 accumulated an increase of over 10% compared to the same period in 2025:**

Unit: Million VND, %

No.	Content	First 6M of 2025	First 6M of 2026	Increase/Decrease (+/-)	
				Value	Percentage (%)
1	Separate after-tax profit	736,534	942,573	206,039	27.97
2	Consolidated after-tax profit	736,144	939,466	203,322	27.62

Accumulated separate profit after tax in the first 6 months of 2026 increased by VND 206,039 million, equivalent to a 27.97% increase compared to the same period in 2025. Accumulated consolidated profit after tax of KienlongBank in the first 6 months of 2026 increased by VND 203,322 million, representing a 27.62% increase compared to the same period in 2025.

These results were primarily achieved due to KienlongBank's commitment to pursuing profit growth targets in an efficient, sustainable, and reasonable manner. This was based on optimizing the operational apparatus, increasing labor productivity, and cutting down on irrational administrative expenses; while simultaneously improving asset quality and enhancing risk management capabilities.

The above is KienlongBank's explanation regarding the fluctuations in after-tax profit for Q2 2026 and accumulated for the first 6 months of 2026 compared to the same period in 2025.

Sincerely./.

Recipients:

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

GENERAL DIRECTOR

M.S.D.N: 1700197
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