

**KIENLONG COMMERCIAL
JOINT STOCK BANK**

No: 2675/CV-NHKL

(Regarding: Correction to the 2023
Audited Consolidated Financial
Statements of KienlongBank)

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

Rach Gia, September 05, 2025

To: A&C Auditing and Consulting Company Limited

Kien Long Commercial Joint Stock Bank (KienlongBank/Bank) present its respectful greetings to your company.

The 2023 Consolidated Financial Statements of KienlongBank were audited by A&C Auditing and Consulting Company Limited and issued under Audit Report No. 1.0856/24/TC-AC dated 29/03/2024.

KienlongBank would like to issue a correction to the information in the 2023 audited consolidated financial statements, as follows:

Correction of Information in Section VIII. Other Information:

As of the end of financial year, the outstanding balances with related parties are as follows:

Unit: VND million

Interpretation	Information presented in Section 8. Transactions with related parties		Correction to Section 8. Transactions with related parties	
	Ending of year	Beginning of year	Ending of year	Beginning of year
<i>Members of Board of Directors</i>				
Lending	-	27	-	27
<i>Member of the Board of Management</i>				
Lending	139	298	139	298
<i>Companies and individuals related to members of the Board of Directors</i>				
Lending	132	53,373	132	53,373
<i>Companies and individuals related to members of the Board of Management</i>				
Lending	4,187	815	4,187	815
<i>Companies and individuals related to members of the Board of Supervisors</i>				
Lending	-	225	-	225
Receivables	<u>6,438</u>	<u>56,718</u>	<u>4,458</u>	<u>54,738</u>

Interpretation	Information presented in Section 8. Transactions with related parties		Correction to Section 8. Transactions with related parties	
	Ending of year	Beginning of year	Ending of year	Beginning of year
<i>Members of Board of Directors</i>				
Deposits	1,212	1,848	1,212	1,848
Interest payables	10	6	10	6
<i>Member of the Board of Management</i>				
Deposits	1,798	4,738	1,798	4,738
Interest payables	3	5	3	5
<i>Member of the Board of Supervisors</i>				
Deposits	705	243	705	243
<i>Companies and individuals related to members of the Board of Directors</i>				
Deposits	111,995	47,876	111,995	47,876
Interest payables	178	54	178	54
<i>Companies and individuals related to members of the Board of Management</i>				
Deposits	24,907	164,291	24,907	164,291
Interest payables	118	274	118	274
<i>Companies and individuals related to members of the Board of Supervisors</i>				
Deposits	1,300	1,408	1,300	1,408
Interest payables	23	19	23	19
<i>Account Payables</i>	<u>481,136</u>	<u>551,546</u>	<u>142,249</u>	<u>220,762</u>

Reason for correction: Due to a drafting error, the Bank miscalculated the total figures for both receivables and payables.

All other contents of the 2023 audited consolidated financial statements and the accompanying Audit Report No. 1.0856/24/TC-AC dated March 29, 2024, remain unchanged.

This document is an integral part of KienlongBank's 2023 audited consolidated financial statements and the accompanying Audit Report No.1.0856/24/TC-AC dated 29/03/2024.

Sincerely./.

Recipients:

- As above;
- Archived at: Clerical Department.

**KIEN LONG COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE
BOARD OF DIRECTORS CHAIRMAN**

(signed, stamped)

Tran Ngoc Minh

Confirmation of Auditor - A&C Auditing and Consulting Company Limited

We have performed additional audit procedures on the corrected information for the 2023 audited consolidated financial statements, as stated in Kien Long Commercial Joint Stock Bank's Official Letter No. 2675/CV-NHKL dated September 5, 2025. We confirm that the corrected information in the 2023 audited consolidated financial statements, as detailed in Kien Long Commercial Joint Stock Bank's Official Letter No. 2675/CV-NHKL dated September 5, 2025, is consistent with the audit evidence we have obtained.

This document is an integral part of Kien Long Commercial Joint Stock Bank's 2023 consolidated financial statements and the accompanying Audit Report No. 1.0856/24/TC-AC dated March 29, 2024.

Sincerely!

(signed, stamped)

Ho Chi Minh City, September 05, 2025

HO VAN TUNG

Member of Board of Managements