

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Rach Gia, August 28 2025

Dear: - State Securities Commission (SSC)
 - Hanoi Stock Exchange (HNX)

1. Entity Name: Kienlong Commercial Joint Stock Bank

- Address: 40-42-44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province.

- Telephone: 0297 3869 950

Fax: 0297 3877 538

- Email: kienlong@kienlongbank.com

Website: <https://kienlongbank.com>

2. Information disclosure content:

- Interim financial statements for the first six months of the fiscal year ending 31/12/2025:

☐ Separate financial statements (The listed entity has no subsidiaries or the parent accounting entity with dependent units);

☒ Consolidated financial statements (The listed entity has subsidiaries);

☐ Aggregated financial statements (The listed entity has subordinate accounting units with an independent accounting system).

- Circumstances that require explanation:

+ The auditing firm issues an opinion that is not an unqualified opinion on the financial statements (for reviewed/audited financial statements ...):

☐ Yes☐ No

Explanatory document in case the option is selected as “Yes”:

☐ Yes☐ No

+ After-tax profit in the reporting period differs by 5% or more before and after the audit, or changes from loss to profit or vice versa (for financial statements audited in 2025):

☐ Yes☐ No

Explanatory document in case the option is selected as "Yes":

☐ Yes☐ No

+ After-tax profit in the income statement of the reporting period changes by 10% or more compared to the same period of the previous year:

☒ Yes

☐ No

Explanatory document in case the option is selected as "Yes":

☒ Yes

☐ No

+ After-tax profit in the reporting period is negative loss, changing from profit in the same period of the previous year to a loss this period, or vice versa:

☐ Yes

☐ No

Explanatory document in case the option is selected as "Yes":

☐ Yes

☐ No

Attached documents:

- Audited separate and consolidated interim financial statements for the first six months of the fiscal year ending 31/12/2025 of Kien Long Commercial Joint Stock Bank;
- Official dispatch No. 2584/NHKL dated 27/08/2025 from the Chief Executive Officer regarding the Explanation of the fluctuation of audited after-tax profit for Quarter 2 and the first 6 months of 2025;

This information has been published on the electronic information portal of Kienlong Commercial Joint Stock Bank on 28/08/2025 at the link: <https://kienlongbank.com/bao-cao-tai-chinh>

**AUTHORIZED PERSON FOR INFORMATION
DISCLOSURE**

CHIEF OF BOARD OF DIRECTORS OFFICE

Recipients:

- As above;
- Archived at Administrative and Management Department.



Nguyen Thanh Thuy