

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 1057/2025/CV-PGB,

Re: Regular disclosure of financial statements

Hanoi, 17th October 2025

Respectfully - State Securities Commission
send to: - Hanoi Stock Exchange

- Name of the transaction registration organization: Prosperity and Growth Commercial Joint Stock Bank
- Address: 16th, 23th, 24th floors of MIPEC Building, 229 Tay Son, Nga Tu So Ward, Dong Da District, Hanoi.
- Securities code: PGB
- Representative: Mr. Pham Manh Thang - Chairman of the Board of Directors

Pursuant to the Circular No. 96/2020/TT-BTC of the Ministry of Finance guiding the disclosure of information on the securities market for listed companies, Prosperity and Growth Commercial Joint Stock Bank (PGB) would like to send to your Agency an explanatory note on the difference in profit after tax:

According to PGB's income statement:

Profit after tax as disclosed in the financial statements for the third quarter of 2025 amounted to VND 169,705 million, representing an increase of VND 108,243 million (equivalent to 176%) compared to the same period in 2024. The increase was primarily driven by higher interest income and similar income by VND 49,908 million (equivalent to 12%). In addition, PGB enhanced its debt recovery efforts, particularly in the collection of principal and interest amounts that had previously been provisioned. As a result, other operating income in the third quarter of 2025 rose by: VND 29,713 million (equivalent to 202%) compared to the same period in 2024

The above is PGB's explanatory note.

Yours respectfully.

Recipients:

- As above;
- Archives;

**PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK**

LEGAL REPRESENTATIVE



CHỦ TỊCH HĐQT

Cao Thị Thúy Nga