

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 36/2026 / CV - PGB

Re: Regular disclosure of financial statements

Hanoi, 20 January 2026

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

- Name of the transaction registration organization: Prosperity and Growth Commercial Joint Stock Bank
- Address: Floors 4, 5, and 6, Thanh Cong Building, Plot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City.
- Securities code: PGB
- Representative: Ms. Cao Thi Thuy Nga - 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 fourth quarter of 2025 amounted to VND 217,254 million, representing an increase of VND 156,142 million (equivalent to 256%) compared to the same period in 2024. The increase was primarily driven by higher interest income and similar income by VND 147,089 million (equivalent to 34%). 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 fourth quarter of 2025 rose by: VND 130,384 million (equivalent to 79%) 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 Thuy Nga