

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 1090/2026/CV-TCĐ

Re: Regular disclosure of financial statements

Hanoi, 14 August 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 reported in the 2026 reviewed interim financial statements amounted to VND 351,559 million, an increase of VND 139,893 (equivalent to 66%) compared to the same period in 2025. The increase was attributable to several factors, including: Interest income and similar income, which rose by VND 615,220 million (equivalent to 28%), and income from service activities, which increased by VND 56,064 million (equivalent to 101%) compared to the same period in 2025.

In addition, PGB strengthened its debt recovery efforts, particularly the collection of principal and interest receivables that had previously been written off using provisions. As a result, other operating income for the six-month period ended 2026 increased by VND 40,577 million (equivalent to 54%) compared to the same period in 2025

The above is PGB's explanatory note.

Yours respectfully.

**PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK**
LEGAL REPRESENTATIVE

Recipients:

- As above;
- Archives;

Signed

CAO THI THUY NGÀ