

No.: 7612025 / CV - PGB

Re: Regular disclosure of financial statements

Hanoi, 17 January 2025

Respectfully send to: Hanoi Stock Exchange (HNX)

Pursuant to Clause 3 and Clause 4, Article 14 of the Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the securities market, Prosperity and Growth Commercial Joint Stock Bank (Securities code: PGB) discloses the financial statements (FS) of the fourth quarter of 2024 to the Hanoi Stock Exchange as follows:

1. **Financial statements for the fourth quarter of 2024** as prescribed in Clause 3, Article 14 of the Circular No. 96/2020/TT-BTC including:

- Separate financial statements (Organizations without subsidiaries and superior accounting units with affiliated units);
- Consolidated financial statements (Organization with subsidiaries);
- General financial statements (Organizations with affiliated accounting units having their own accounting apparatus).

2. The **explanatory document** must be disclosed **simultaneously** with the financial statements as prescribed in Clause 4, Article 14 of Circular No. 96/2020/TT-BTC, including:

+ Has the profit after corporate income tax in the Income Statement of the reporting period changed by 10% or more compared to the report of the same period last year?

Yes

No

Explanatory document: Profit after tax changed by 10% compared to the same period last year:

Yes

No

+ Does profit after tax in the reporting period suffer a loss, shifting from profit in the same period last year to loss in this period or vice versa?

Yes

No

Explanatory document: Profit after tax in the reporting period suffers a loss, shifting from profit in the same period last year to loss in this period or vice versa:

Yes

No

+ Is there a difference of 5% or more in the after-tax profit in the reporting period before and after auditing or review, changing from loss to profit or vice versa?

Yes

No

Explanatory document: After-tax profit after audit changes by 5% compared to before auditing:

Yes

No

**PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK**



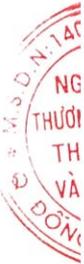
LEGAL REPRESENTATIVE

CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ

Phạm Mạnh Cường

TABLE OF CONTENTS

<u>CONTENTS</u>	<u>PAGE</u>
FINANCIAL STATEMENT	2 - 3
INCOME STATEMENT	4
CASH FLOW STATEMENT	5 - 6
NOTES TO THE FINANCIAL STATEMENTS	7- 42



PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
FINANCIAL STATEMENT
As of December 31, 2024

Form No.: B02/TCTD
Unit: Million Vietnam Dong

NO	ITEMS	Note	31/12/2024	31/12/2023
A	ASSETS			
I	Cash, gold, silver, gemstones	VI.01	224,524	229,343
II	Deposits at the State Bank	VI.02	2,197,457	1,601,718
III	Money and gold deposited at credit institutions and loan to other credit institutions and loan to other credit institutions	VI.03	23,801,965	14,270,357
1	Money and gold deposited at other credit institutions		23,801,965	14,270,357
2	Loan to other credit institutions		-	-
3	Provision for risks of loans to other credit institutions (*)		-	-
IV	Trading securities	VI.04	-	-
1	Trading securities		-	-
2	Provision for decrease in value of trade securities (*)		-	-
V	Derivatives and other financial assets	VI.05	1,948	1,161
VI	Loans to customers	VI.06	41,006,837	34,983,261
1	Loans to customers	VI.06.1	41,436,482	35,335,012
2	Provision for risks of loans to customers	VI.06.2	(429,645)	(351,751)
VII	Debt trading activities	VI.07	294,825	22,748
1	Debt purchase		297,000	22,920
2	Provision for risks in debt purchase activities		(2,175)	(172)
VII	Investment securities	VI.08	4,250,897	2,932,810
1	Available-for-sale investment securities		1,937,014	2,225,648
2	Held-to-maturity investment securities		2,739,483	949,273
3	Provision for impairment of investment securities (*)		(425,600)	(242,111)
VIII	Capital contributions, long-term investments	VI.09	488	488
1	Other long-term investments		529	529
2	Provision for impairment of long-term investments (*)		(41)	(41)
IX	Fixed assets		248,219	277,365
1	Tangible fixed assets	VI.10	200,251	223,498
a	Original cost of fixed assets		488,264	478,524
b	Depreciation of fixed assets (*)		(288,013)	(255,026)
2	Intangible fixed assets	VI.12	47,968	53,867
a	Original cost of fixed assets		127,440	121,902
b	Depreciation of fixed assets (*)		(79,472)	(68,035)
b	Depreciation of investment real estate		-	-
XI	Other assets	VI.14	1,183,343	1,171,867
1	Receivables	VI.14.1	643,257	528,992
2	Interests and fees receivable	VI.14.2	468,766	569,031
3	Deferred corporate income tax assets	VI.22.1	-	-
4	Other assets	VI.14.3	129,801	112,325
5	Provisions for other on-balance sheet assets (*)	VI.14.4	(58,481)	(38,481)
	Total assets		73,210,503	55,491,118

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
FINANCIAL STATEMENT
As of December 31, 2024

Form No.: B02/TCTD
Unit: Million Vietnam Dong

NO	ITEMS	Note	31/12/2024	31/12/2023
B	LIABILITIES AND OWNER'S EQUITY			
I	Government and State Bank debts	VI.16	419,069	-
1	Deposits and borrowings from the Government and the state Bank of Vietnam		419,069	-
II	Deposits and borrowings from other credit institutions	VI.17	20,660,560	13,568,062
1	Deposits of other credit institutions		20,660,560	13,568,062
2	Borrowings from other credit institutions		-	-
III	Deposits of customers	VI.18	43,325,745	35,729,811
IV	Derivatives and other financial liabilities	VI.05	-	-
V	Funding, investment trust, loans to credit institutions at risk	VI.19	-	-
VI	Issuance of valuable papers	VI.20	2,280,000	500,000
VII	Other debts	VI.21	1,362,183	829,421
1	Interests and fees payable		791,219	706,228
2	Deferred corporate income tax payable		-	-
3	Other payables and liabilities		570,964	123,193
4	Other risk provisions (Provisions for contingent liabilities and off-balance sheet commitments)		-	-
	Total payable liabilities		68,047,557	50,627,294
VIII	Capital and reserves	V.22	5,162,946	4,863,824
1	Capital of credit institutions		4,200,000	3,000,000
	Other capital		-	-
2	Reserves of credit institutions		320,256	378,272
3	Exchange rate difference		-	-
5	Undistributed profit/ accumulated loss		642,690	1,485,552
IX	Interests of minority shareholders		-	-
	Total liabilities and owner's equity		73,210,503	55,491,118

ITEMS OUT OF FINANCIAL STATEMENTS

NO	ITEMS		31/12/2024	31/12/2023
1	Loan guarantee		40,712	12,976
	Foreign currency commitments		2,538,759	572,772
	Foreign currency purchase commitments		149,937	14,562
2	Foreign currency sale commitments		127,065	36,405
	Swap commitments		2,261,757	521,805
	Future trading commitments	VII.39	-	-
3	Irrevocable loan commitments		-	-
4	Letters of credit commitments		564,728	480,507
5	Other guarantees		4,902,944	4,103,025
6	Other commitments		771,562	795,247
7	Uncollected interest from loans and fee receivables		683,839	652,104
8	Bad debt written off		2,865,745	2,843,727
9	Other assets and documents		2,830,884	2,358,508

Hanoi, January 16, 2025

PREPARED BY



Hoang To Tam

CHIEF ACCOUNTANT



Nguyen Thi Thu Ha

GENERAL DIRECTOR



TỔNG GIÁM ĐỐC

Nguyễn Văn Hương

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
INCOME STATEMENT
For the period from January 1, 2024 to December 31, 2024

Form No.: B03/TCTD
Unit: Million Vietnam Dong

ITEMS	Note	Quarter IV		from the beginning of the year to the	
		In 2024	In 2023	In 2024	In 2023
Interest and similar income	(V.24)	919,288	856,182	3,496,810	3,455,868
Interest and similar expenses	(V.25)	491,298	508,432	1,837,972	2,154,514
Net interest income		427,990	347,750	1,658,838	1,301,354
Income from service activities		29,522	25,688	100,235	99,301
Service operating expenses		18,113	35,969	82,331	64,611
Net profit/loss from service activities	(V.26)	11,409	(10,281)	17,904	34,690
Net profit/loss from foreign exchange trading	(V.27)	3,565	(4,015)	251	19,451
Net profit/loss from sale and purchase of trading securities	(V.28)	-	-	-	-
Net profit/loss from sale and purchase of investment securities	(V.29)	(57,338)	(3,454)	(54,677)	(3,454)
Income from other activities		165,906	11,308	209,949	43,472
Other operating expenses		265	531	1,016	2,175
Net profit/loss from other operations	(V.31)	165,641	10,777	208,933	41,297
Income from capital contribution, purchase of shares	(V.30)	-	-	148	132
Operating expenses	(V.32)	330,466	254,128	973,967	808,209
Net operating profit before credit loss provision		220,801	86,649	857,430	585,261
Provision for credit risk		144,411	91,292	436,593	234,029
Total profit before tax		76,390	(4,643)	420,837	351,232
Current corporate income tax expense		15,278	-	84,138	71,337
Deferred corporate income tax expense		-	-	-	-
Corporate income tax expense	(V.33)	15,278	-	84,138	71,337
Profit after tax		61,112	(4,643)	336,699	279,895
Basic earnings per share		146	(15)	802	666

Hanoi, January 16, 2025

PREPARER



Hoang To Tam

CHIEF ACCOUNTANT



Nguyen Thi Thu Ha

GENERAL DIRECTOR




TỔNG GIÁM ĐỐC
Nguyễn Văn Hương

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
CASH FLOW STATEMENTS (direct method)
For the period from January 1, 2024 to December 31, 2024

Form No.: B04/TCTD
Unit: Million Vietnam Dong

ITEMS	Note	beginning of the year to December 31, 2024	beginning of the year to December 31, 2023
CASH FLOW FROM OPERATING ACTIVITIES			
01. Interest and similar income received		3,597,075	3,453,845
02. Interest expense and similar income paid		(1,752,981)	(2,024,428)
03. Income from service activities received		17,904	34,690
04. Difference between actual revenue/expenditure from business activities (foreign currency, gold, silver, securities)		(838)	18,317
05. Other income		8,912	9,442
06. Cash recovered from bad debts written off or compensated by provision for credit losses		200,021	31,856
07. Payments to employees and for operation management		(900,034)	(769,714)
08. Actual income tax paid during the period		(50,736)	(79,158)
<i>Net cash flow from operating activities before changes in assets and working capital</i>		1,119,323	674,850
<i>Changes in operating assets</i>			
09. (Increase)/Decrease in cash and loans to other credit institutions			
10. (Increase)/Decrease in securities trading expenses		(1,501,575)	315,707
11. (Increase)/Decrease in derivatives and other financial assets		(786)	12,484
12. (Increase)/Decrease in loans to customers and debts purchased		(6,375,550)	(3,083,258)
13. Change in reserve resources to handle risks, handle and compensate for losses of bad debts, corporate bonds and special bonds		(206,795)	(172,880)
14. Other (Increase)/Decrease in Operating Assets		(133,630)	31,735
<i>Changes in operating liabilities</i>			
15. Increase/(Decrease) in government and SBV debts			
16. Increase/(Decrease) in deposits and loans from credit institutions		7,092,498	2,627,447
17. Change in deposits from customers		8,015,002	4,469,938
18. Increase/(Decrease) in issuance of valuable papers (except for valuable papers included in financial activities)		1,780,000	
19. Increase/(Decrease) in funding, investment trust, and loans to credit institutions at risk		-	
20. Increase/(Decrease) in derivative financial instruments and other financial liabilities		-	
21. Other Increase/(Decrease) in Operating Liabilities		(844,745)	(973,104)
22. Expenditure from credit institution funds			
I. Net cash flow from business operations		8,943,742	3,902,919

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PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
CASH FLOW STATEMENT (direct method)
For the period from from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

ITEMS	Note	beginning of the year to December 31, 2024	beginning of the year to December 31, 2023
CASH FLOW FROM INVESTMENT ACTIVITIES			
01. Purchase of fixed assets		(21,362)	(31,682)
02. Proceeds from the liquidation and concessions of fixed assets			1,461
03. Cash outflow from the liquidation and concessions of fixed assets			
04. Purchase of investment real estate			
05. Proceeds from sale and liquidation of investment real estate			
06. Cash outflow from sale, liquidation of investment real estate			
07. Cash outflow from investment and capital contribution to other entities			
08. Proceeds from investment and capital contribution to other entities			
09. Proceeds from dividends and profits divided from long-term investments and capital contributions		148	132
II. Cash flow from investment activities		(21,214)	(30,089)
CASH FLOW FROM FINANCIAL ACTIVITIES			
01. Increase in equity capital from capital contribution and/or share issu		1,200,000	-
02. Proceeds from issuance of long-term valuable papers eligible for inclusion in equity and other long-term loans		-	-
III. Cash flows from financial activities		1,200,000	-
IV. Net cash flow for the period		10,122,528	3,872,830
V. Cash and cash equivalents at the beginning of the period		16,101,418	12,228,588
VI. Adjustment with exchange rate change		-	-
VII. Cash and cash equivalents at the end of the period		26,223,946	16,101,418

Hanoi, January 16, 2025

PREPARER



Hoang To Tam

CHIEF ACCOUNTANT



Nguyen Thi Thu Ha

GENERAL DIRECTOR



TỔNG GIÁM ĐỐC
Nguyễn Văn Hương

I. GENERAL INFORMATION

Forms of capital ownership:

Prosperity and Growth Commercial Joint Stock Bank (formerly Petrolimex Joint Stock Commercial Bank) (“Bank”), formerly Dong Thap Muoi Rural Joint Stock Commercial Bank, was established under Operating License No. 0045/NH-GP issued by the Governor of the State Bank of Vietnam on November 13, 1993 with an operating period of 20 years. According to Decision No. 368 / QD-NHNN issued by the Governor of the State Bank of Vietnam on February 8, 2007, Dong Thap Muoi Rural Commercial Joint Stock Bank was approved to change its name to Petrolimex Group Commercial Joint Stock Bank. The Bank's term of operation was increased to 99 years from November 13, 1993 under Decision No. 3061/QD-NHNN dated December 30, 2013 of the Governor of the State Bank of Vietnam. The most recently amended license is the Banking Establishment and Operation License No. 42/GP-NHNN issued by the State Bank of Vietnam on June 16, 2021. On December 19, 2023, according to Decision No. 2346/QD-NHNN of the State Bank on amending the content of the Bank's name in the Establishment and Operation License, the full name of the Bank in Vietnamese: Ngân hàng Thương mại Cổ phần Thịnh vượng và Phát triển. Abbreviation name: PGBank

As of December 31, 2024, the Bank has 23 branches.

The total number of employees of the Bank as of 31 December 2024 is 1,918 employees (as of 31 December 2023, it is 1,909 employees).

Main business lines and activities:

The Bank's principal activity is to provide banking and related financial services in Vietnam.

Boards of Directors

Mr. Pham Manh Thang	Chairman
Mr. Dao Phong Truc Dai	Vice Chairman
Mr. Vuong Phuc Chinh	Member
Mr. Dinh Thanh Nghiep	Member
Mr. Dao Quoc Tinh	Independent Member (appointed on August 26, 2024)
Mrs. Cao Thi Thuy Nga	Independent Member (appointed on August 26, 2024)
Mrs. Dinh Thi Huyen Thanh	Member (resigned on April 20, 2024)
Mr. Nguyen Thanh Lam	Independent Member (resigned on April 20, 2024)

Board of Supervisors

Mr. Tran Ngoc Dung	Head of Board of Supervisors
Mr. Trinh Manh Hoan	Member
Ms. Ha Hong Mai	Member

Board of Directors and Chief Accountant

Mr. Nguyen Van Huong	General Director (appointed on December 07, 2024)
	Acting General Director (resigned on December 07, 2024)
Mr. Tran Van Luan	Permanent Deputy General Director (appointed on September 23, 2024)
	Executive Deputy General Director (resigned on September 23, 2024)

Mr. Le Van Phu	Deputy Chief Executive Officer (appointed on March 12, 2024)
Mr. Nguyen Trong Chien	Deputy Chief Executive Officer (appointed on March 12, 2024)
Ms. Nguyen Thi Thu Ha	Deputy Chief Financial Officer cum Chief Accountant
Mrs. Dinh Thi Huyen Thanh	Chief Executive Officer (resigned on April 25, 2024)
Mr. Dinh Thanh Nghiep	Deputy Chief Executive Officer (resigned on July 5, 2024)
Mr. Nguyen Thanh To	Deputy Chief Executive Officer (resigned on May 21, 2024)
Mr. Hoang Xuan Hiep	Deputy Chief Executive Officer (resigned on January 15, 2024)

II. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS AND FISCAL YEAR

Basic of preparation of the financial statements

The attached financial statements are presented in Vietnamese Dong (VND), under the historical cost principle and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System applicable to credit institutions according to Circular 10/2014/TT-NHNN dated March 20, 2014 and financial reporting regime applicable to credit institutions as prescribed by the State Bank according to Decision No. 16/2007/QD-NHNN dated April 18, 2007, Circular No. 49/2014/TT-NHNN dated December 31, 2014 and Circular No. 27/2021/TT-NHNN dated December 31, 2021 of the State Bank of Vietnam.

Fiscal year:

The Bank's fiscal year begins on January 01 and ends on December 31st.

III. SUMMARY ON SIGNIFICANT ACCOUNTING POLICIES

Accounting Estimates

The preparation of financial statements complies with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions in accordance with Circular 22/2017/TT-NHNN issued by the State Bank of Vietnam on December 29, 2017 amending a number of articles of Circular 10/2014/TT-NHNN issued by the State Bank of Vietnam on March 20, 2014 and the Financial Reporting Regime applicable to credit institutions in accordance with Decision No. 16/2007/QD-NHNN issued by the Governor of the State Bank of Vietnam on April 18, 2007, Circular No. 49/2014/TT-NHNN dated December 31, 2014 and Circular 27/2021/TT-NHNN dated December 31, 2021 of the State Bank of Vietnam and relevant current regulations in Vietnam requiring Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of revenue and expenses during the financial year. Although the accounting estimates are made by all the knowledge, the actual arising results may differ from those estimates, assumptions.

Financial instruments:

Initial recognition:

Financial assets:

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

At initial recognition, financial assets are recorded at cost plus transaction costs directly related to the acquisition of financial assets.

The Bank's financial assets include cash, deposits at the State Bank, deposits and loans at other credit institutions, loans, investment securities, long-term investments, derivative financial instruments, other financial assets and assets.

Financial liabilities:

At initial recognition, financial liabilities are recorded at cost less transaction costs directly related to the issuance of such financial liabilities.

The Bank's financial liabilities include debts to the Government and the State Bank, deposits and loans from other credit institutions, customer deposits, funding, investment trusts, loans to credit institutions at risk, issuance of valuable papers and other debt assets.

Re-evaluation after initial recognition:

There is no provision on revaluation of financial instruments after initial recognition.

Cash and cash equivalents:

Cash and cash equivalents include cash on funds, non-term deposits, short-term investments with high liquidity, easily convertible into cash and low-risk relating to the fluctuations in value.

Derivative financial instruments:

For forward foreign currency purchase/sale contracts and currency swap contracts, the difference between the VND value of the amount of foreign currency committed to purchase/sell calculated at the forward exchange rate and the spot exchange rate on the effective date of the contract; is also recorded immediately on the effective date of the contract as an asset item in the item "Currency derivatives and other financial assets" if the difference is positive or a liability item - the item "Currency derivatives and other financial liabilities" if the difference is negative. This difference is then allocated to the "Net gain/loss from foreign exchange trading" item over the term of the contract.

Customer loans:

Loans are stated at the principal amount outstanding at the end of the reporting period.

Short-term loans have a loan term of no more than 1 year from the date of disbursement. Medium-term loans have a loan term of over 1 year to 5 years from the disbursement date. Long-term loans have a loan term of over 5 years from the disbursement date.

Loans are derecognised when the Bank's contractual rights to the cash flows from the loans expire, or when the Bank transfers the loans in a transaction in which substantially all the risks and rewards of ownership of the loans are transferred to another party.

Particularly for loans sold to the Vietnam Asset Management Company ("VAMC"), the Bank shall place them off-balance sheet for monitoring in accordance with the instructions in Official Letter No. 8499/NHNN-TCKT issued by the SBV on November 14, 2013 ("Official Letter 8499") and Official Letter No. 925/NHNN-TCKT issued by the SBV on February 19, 2014 ("Official Letter 925").

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

Group	Overdue status	Reserve ratio
1	Qualified Debt	0%
2	No-significant debt	5%
3	Substandard debt	20%
4	Doubtful debt	50%
5	Bad Debt	100%

Provisions for credit losses include specific credit losses and general credit losses.

Specific provisions are made for possible losses on each specific debt, the amount to be made is calculated based on the net credit risk of the debts according to the proportions corresponding to each group.

General provisions are created to provide for losses that have not been identified during the debt classification process. Accordingly, the Bank must make provisions and maintain a general provision equal to 0.75% of the total value of debts classified from Group 1 to Group 4.

Provisions for commitments are recognized in the income statement. The reversed value is recorded as an increase in other income.

Investment securities:

Investment securities are classified into two types: held-to-maturity investment securities and available-for-sale investment securities. Banks classify investment securities at the time of purchase. According to Official Letter No. 2601/NHNN-TCKT issued by the State Bank of Vietnam on April 14, 2009, for investment securities, the Bank is allowed to reclassify a maximum of one time after purchase.

Available-for-sale investment securities

Available-for-sale investment securities include debt securities and equity securities that do not meet the conditions to form a subsidiary, associate or joint venture (jointly controlled business entity) held by the Bank for the purpose of investment available for sale, are not securities that are regularly bought and sold but can be sold at any time when deemed profitable and the Bank is not a founding shareholder; or a strategic partner; or has a certain ability to influence the process of establishing and deciding on financial and operating policies of the investee enterprise through a written agreement to assign personnel to participate in the Board of Directors/Board of Members/Chief Executive Officer.

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities purchased by the Bank for investment purposes to earn interest (except for Special Bonds issued by the One Member Limited Liability Company for Asset Management of Vietnamese Credit Institutions) and the Bank has the intention and ability to hold these securities until maturity. Held-to-maturity investment securities have a defined value and a specific maturity date. In the event that securities are sold prior to maturity, they will be classified as trading securities or available-for-sale securities.

Long-term investment:

Other long-term investments represent capital investments in other entities in which the Bank has 11% or less of voting rights and the Bank is a founding shareholder; or a strategic partner; or has the ability to

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
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influence to a certain extent the process of establishing and deciding on financial and operating policies of the investee enterprise through a written agreement to assign personnel to participate in the Board of Directors/Executive Board but the Bank does not have control or significant influence over the investee.

Other long-term investments are recorded at cost less provision for diminution in value of investments.

Trust and trust funds:

The Bank's investment trust activities include the following forms: Full investment trust and designated investment trust. The value of capital invested by trust sources and received trust capital is recorded when the trust contract has been signed by the parties and the trust capital has been implemented. The rights and obligations of the trustor and the trustee with respect to profits and profit sharing, trust fees and other rights and obligations are implemented according to the terms stated in the signed trust contract.

Foreign exchange contracts:

The Bank enters into foreign exchange forward contracts and swap contracts to enable customers to transfer, modify or reduce foreign exchange risk or other market risks and to serve the Bank's business purposes.

Forward contracts are commitments to buy or sell a certain currency at a specific future date at a predetermined exchange rate, with settlement in the future at this rate.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at original cost minus accumulated depreciation.

Cost of tangible fixed asset comprises its purchase price and all other costs directly attributable to bringing the asset to its working condition for its intended use.

Tangible fixed assets are depreciated according to the straight line method based on the estimated use time, in particular:

	<u>2024</u>
	Number of years
Houses, architectural objects	5-50
Machines and equipment	5-7
Means of transport	8-10
Management tools	4 - 5
Other fixed assets	4

Intangible fixed assets and depreciation:

Intangible fixed assets represent the value of land use rights and computer software.

Land use rights:

Land use rights include the costs incurred to purchase formal land use rights. The original cost of land use rights is recorded on the basis of costs incurred and land value approved by the State at the time of purchase. Indefinite land use rights are not amortized. Land use rights with a definite term are amortized using the straight-line method over the entire term of use.

Computer software:

Computer software is recorded at the cost of acquiring new computer software that is not an integral part of the related hardware. Computer software is amortized on a straight-line basis over 5 years.

Operation lease:

Leases where substantially all the risks and rewards of ownership of assets remain with the lessor are accounted for as operating leases. Operating lease costs are recognized in the income statement on a straight-line basis over the term of the lease as incurred over the lease term.

Foreign exchange:

Transactions in currencies other than VND are converted to VND at the exchange rate on the date of the transaction. Exchange rate differences arising from these transactions are recognized in the income statement.

The balances of assets and liabilities denominated in currencies other than VND at the date of financial statements are converted into VND at the exchange rate on this date. Exchange rate differences arising from the revaluation of these accounts are recognized in the income statement.

Open commitments under forward foreign exchange contracts are revalued at the rates of the respective terms at the date of financial statements. This exchange rate difference is presented on the balance sheet.

Revenue:

Interest income:

Interest income is recorded based on the accrual method for debts determined to be recoverable in terms of principal and interest on time and not subject to specific risk provisions according to current regulations. The interest receivable has been recorded as income but when the debt payment deadline (principal and interest) comes, the customer cannot pay on time. The credit institution records it as business operating expenses and monitors it off-balance sheet to urge collection. When collected, it is recorded as operating income.

The interest receivable arising during the year from overdue debts is not recorded as income. Credit institutions monitor off-balance sheet to urge collection. When collected, it is recorded as business income.

Income from service activities:

The revenue of the service supply transaction is recognized when the transaction results can be measured reliably. In case such provision of services relates to multiple periods, the revenue will be recognized in the period as a result of the portion of work completed on the Balance sheet of the corresponding period. A result of rendering service is defined as satisfying all four (4) following conditions:

- (a) Revenue can be measured reliably;
- (b) It is probable that the economic benefits from services;
- (c) Determine completed works at the balance sheet date;
- (d) Determine the costs incurred for the transaction and the costs to complete those service transactions.

- Recognition of dividend

Cash dividends received from investing activities are recognized in the income statement when the Bank's right to receive dividends is determined. For dividends received in the form of shares, amounts distributed in shares from the profits of joint stock companies are not recorded in the financial statements according to Circular No. 22/2017/TT - NHNN dated December 29, 2017 issued by the State Bank.

Loan costs:

Borrowing costs are recognised as an expense in the year in which they are incurred and are recognised in the income statement on an accrual basis.

Related parties:

Any parties are considered related parties if they are able to control or significantly influence over the other party in making decisions on financial policies and operations. A party is considered to be related to the Bank if:

- (a) Directly or indirectly through one or more intermediaries, this party:
 - Controlling or controlled by or under common control with the Bank (including parent companies, subsidiaries);
 - Having an interest in the Bank and therefore has significant influence over the Bank;
 - Having joint control over the Bank;
- (b) Related party is a joint venture or associate company in which the Bank is a joint venture or associate;
- (c) Related parties have members who are key personnel in the Board of Directors, Board of Supervisors and Board of General Directors of the Bank;
- (d) The related party is a close family member of any individual referred to in subparagraph (a) or (c); or
- (e) A related party is an entity that is directly or indirectly controlled, jointly controlled or significantly influenced by, or has voting power over, any person referred to in point (c) or (d).

Bank Reserves:

Reserve funds are used for specific purposes and are drawn from the Bank's after-tax profits based on prescribed ratios in the following order:

- Reserve fund to supplement the authorized capital: 5% of profit after tax, not exceeding the charter capital of the Bank;
- Financial reserve fund: 10% of profit after tax;
- Other funds (if any) will be decided by the General Meeting of Shareholders.

Off-balance sheet commitments and guarantees:

During its business operations, at any given time the Bank always has outstanding credit commitments. These commitments are in the form of approved loans. Banks also provide financial guarantees and letters of credit to guarantee the performance of customers' contracts to third parties. These transactions are recorded in the financial statements when they are effected or related fees are incurred or received. Many contingent liabilities will mature without generating any advance in whole or in part. Therefore, these commitments and liabilities do not reflect expected future cash flows.

Tax:

Corporate income tax demonstrates the total value of the current tax payable and deferred tax.

The current tax payable is calculated based on taxable income for the period. Taxable income differs from net profit as presented on the statement of operations because taxable income excludes items of income or expense that are taxable or deductible in other years (including carrying loss, if any) and it further excludes items that are not taxable or deductible.

Deferred income taxes are calculated on the difference between the carrying amount and tax base of the income or assets liabilities on financial statements and are recognized on the balance sheet method of accounting. Deferred tax liabilities should be recognized for all temporary differences, and deferred tax assets are recognized when there are certainly sufficient future taxable profits to offset temporary differences.

- Deferred income tax is determined under tax rate estimates to apply for the year of the collected asset or the paid liability. Deferred income taxes are recognized in the statement of business operations and recorded in equity if such taxes are related to items charged or credited directly to equity.

- Deferred tax assets and liabilities on deferred income tax payable are offset when the Company has the legal right to offset between current income tax assets and current income tax payable and when the assets on deferred income tax and payable deferred income tax liabilities related to enterprise income tax managed by the same taxation authority and the Company intends to pay current income tax on net basis.

There are no deferred tax liabilities or deferred tax assets as at December 31, 2024 because there are no significant temporary differences between the carrying amount of assets or liabilities in the balance sheet and their tax base.

The determination of the Bank's income tax is based on the current regulations on taxation. However, these regulations are changed from time to time and the ultimate determination on enterprise income tax depends on the testing results of the competent tax authorities.

Other taxes are applied according to the prevailing laws on tax in Vietnam.

VI. DETAILED NOTES ON THE BALANCE SHEET

1. CASH, GOLD, SILVER, GEMSTONES

	<u>31/12/2024</u>	<u>31/12/2023</u>
Cash in VND	205,721	219,792
Cash in Foreign currency	18,803	9,551
	<u><u>224,524</u></u>	<u><u>229,343</u></u>

2. DEPOSITS AT THE STATE BANK

	<u>31/12/2024</u>	<u>31/12/2023</u>
Payment deposits at the State Bank	2,197,457	1,601,718
<i>In VND</i>	2,193,739	1,597,364
<i>In foreign currency</i>	3,718	4,354
	<u><u>2,197,457</u></u>	<u><u>1,601,718</u></u>

Deposits at the State Bank include compulsory reserve deposits and payment accounts. According to the State Bank's regulations on required reserves, banks are allowed to maintain a floating balance in the required reserve account. In details:

Pursuant to Decision No. 1349/QĐ-NHNN dated August 24, 2021:

The required reserve ratio for deposits in Vietnamese Dong applicable to credit institutions is:

- The required reserve ratio for demand deposits and term deposits of less than 12 months in Vietnamese Dong is 3% of the previous month's average deposit balance (as at December 31, 2023: 3%);

- The required reserve ratio for term deposits of 12 months or more in Vietnamese Dong is 1% of the previous month's average deposit balance (as at December 31, 2023: 1%).

The required reserve ratio for foreign currency deposits applicable to credit institutions is:

- The required reserve ratio for demand deposits and term deposits of less than 12 months in foreign currency is 8% of the previous month's average deposit balance (as at December 31, 2023: 8%);

- The required reserve ratio for term deposits of 12 months or more in foreign currency is 6% of the previous month's average deposit balance (as at December 31, 2023: 6%);

- The required reserve ratio for credit institutions applied to foreign currency deposits of credit institutions abroad is 1% of the balance of deposits subject to mandatory reserves (as at December 31, 2023: 1%).

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
 NOTES TO THE FINANCIAL STATEMENTS
 For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
 Unit: Million Vietnam Dong

3. MONEY AND GOLD DEPOSITED AT CREDIT INSTITUTIONS AND LOAN TO OTHER CREDIT IN

	<u>31/12/2024</u>	<u>31/12/2023</u>
3.1. Money and gold deposited at credit institutions		
Money and gold for demand deposit	5,064,162	3,070,357
- In VND	4,618,198	2,656,897
- In foreign currency, gold	445,964	413,460
Money and gold for term deposit	18,737,803	11,200,000
- In VND	17,950,000	11,200,000
- In foreign currency, gold	787,803	-
	<u>23,801,965</u>	<u>14,270,357</u>
3.2. Loans to other credit institutions		
- In VND	-	-
- In foreign currency, gold	-	-
- Provision for loans to other credit institutions	-	-
	<u>-</u>	<u>-</u>
Total money and gold deposited at other credit institutions and loans to other credit institutions	<u>23,801,965</u>	<u>14,270,357</u>
Debt quality analysis		
Qualified Debt	18,776,432	11,249,590
	<u>18,776,432</u>	<u>11,249,590</u>

4. TRADING SECURITIES

During the period, there were no securities trading at PGBank.

5. DERIVATIVES AND OTHER FINANCIAL ASSETS

Targets	Total contract value (at the exchange rate on the effective date)	Total carrying value (at the exchange rate on the date of preparation)	
		Assets	Debt
<u>At the ending of the period</u>			
Derivative financial instruments	2,465,967	1,948	-
Currency futures trading	202,318	422	-
Currency swaps trading	2,263,649	1,526	-
<u>At the beginning of the period</u>			
Derivative financial instruments	1,489,277	3,083	1,922
Currency futures trading	969,394	3,083	-
Currency swaps trading	519,883	-	1,922

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

6. LOANS TO CUSTOMERS

	<u>31/12/2024</u>	<u>31/12/2023</u>
Loans to domestic economic organizations and Loans of commercial papers and valuable papers	41,435,326	35,333,856
Loans of funding, investment trust	1,156	1,156
Loans to foreign organizations and individuals	-	-
Total	<u>41,436,482</u>	<u>35,335,012</u>
Loan quality analysis		
	<u>31/12/2024</u>	<u>31/12/2023</u>
Qualified Debt	39,755,514	33,502,959
No-significant debt	620,051	823,779
Substandard debt	182,232	221,231
Doubtful debt	259,971	293,570
Bad Debt	618,714	493,473
	<u>41,436,482</u>	<u>35,335,012</u>
Analysis of outstanding debt over time		
	<u>31/12/2024</u>	<u>31/12/2023</u>
Short-term debts	23,440,985	19,125,612
Medium term debt	5,152,172	4,215,036
Non current liabilities	12,843,325	11,994,364
	<u>41,436,482</u>	<u>35,335,012</u>
Analysis of outstanding debt by currency		
	<u>31/12/2024</u>	<u>31/12/2023</u>
Loans in VND	41,055,919	34,690,606
Loans in foreign currency and gold	380,563	644,406
	<u>41,436,482</u>	<u>35,335,012</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

Analysis of outstanding loans by customer and by business type

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
State-owned company	50,451	76,590
One-member LLC with 100% state-owned charter capital	106,523	134,255
Limited liability company with 2 or more members with state capital contribution of over 50% of charter	550,197	177,610
Other LLCs	5,568,491	4,767,269
Joint Stock Company in which the State's capital accounts for more than 50% of the charter capital or total number of voting shares, or the State holds controlling rights over the company in the Company's Charter	-	104,923
Private enterprise	11,225	8,422
Other joint stock companies	17,126,019	14,843,674
Foreign invested enterprise	220,931	600,896
Cooperatives, unions of cooperatives;	41,889	5,627
Business households, individuals	17,507,958	14,560,599
Other organizations	252,798	55,147
Total	<u>41,436,482</u>	<u>35,335,012</u>

Analysis of outstanding loans by industry

Agriculture, forestry and fisheries sector	2,608,479	2,239,021
Mining industry	233,233	142,060
Processing and manufacturing industry	421,875	604,795
Electricity, gas, water and air conditioning industry	314,404	197,157
Water supply, waste and wastewater management and treatment	24,030	28,590
Construction industry	4,345,693	3,955,534
Wholesale and retail trade, repair of motor vehicles, motorcycles, scooters and other motor vehicles	3,593,744	3,905,185
Transportation and warehousing industry	1,004,812	988,639
Accommodation and food services industry	753,379	905,616
Information and communication industry	61,010	37,899
Finance, banking, insurance industry	5,784,266	4,065,154
Real Estate Business Sector	2,904,014	2,099,411
Science and technology activities	135,405	63,207
Administrative and support services sector	40,262	23,986
Sector of activities of the Communist Party, socio-political organizations, state management, international security	-	31,324
Education and training sector	130,484	64,235
Health and social relief sector	231,377	195,796
Other service industries	18,427,907	15,384,250
Arts and entertainment industry	83,666	57,523
Employment of household work, production of material products and services for household consumption.	338,442	338,534
Operation of international organizations and agencies	-	7,096
Total	<u>41,436,482</u>	<u>35,335,012</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

Provision for loans to customers	<u>Dự phòng chung</u>	<u>Dự phòng cụ thể</u>	<u>Cộng</u>
Opening balance on 01/01/2024	261,311	90,440	351,751
Risk provision made during the period	44,875	187,506	232,381
Amount of reserves used to handle risks during the period	-	(154,487)	(154,487)
Closing balance on 31/12/2024	306,186	123,459	429,645

7. DEBT SALE AND PURCHASE ACTIVITIES

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
Buy debt in VND	297,000	22,920
Buy debt in foreign currency	-	-
Risk prevention	(2,175)	(172)
Total	294,825	22,748

Analysis of outstanding debt quality of debt purchase activities:

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
Qualified Debt	297,000	22,920
No-significant debt	-	-
Substandard debt	-	-
Doubtful debt	-	-
Bad Debt	-	-
	297,000	22,920

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

8. INVESTMENT SECURITIES

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
8.1 Available-for-sale investment securities	1,937,014	2,225,648
a. Debt Securities	1,711,676	2,225,648
Government and local government securities	1,711,676	1,725,646
Debt Securities issued by other domestic credit institutions	-	-
Debt Securities issued by domestic economic organizations	-	500,002
Foreign Debt Securities	-	-
b. Capital Securities	225,338	-
Capital Securities issued by other domestic credit institutions	-	-
Equity Securities issued by domestic economic organizations	225,338	-
Foreign Capital Securities	-	-
	<u>2,739,483</u>	<u>949,273</u>
8.2 Held-to-maturity investment securities		
a. Held-to-maturity investment securities (excluding special bonds issued by VAMC)	1,600,000	
Government and local government securities		
Debt Securities issued by other domestic credit institutions	1,600,000	
Debt Securities issued by domestic economic organizations		
Foreign Debt Securities		
b. Special bonds issued by VAMC	1,139,483	949,273
8.3 Analysis of the quality of investment securities classified as credit risk assets	-	-
8.4 Investment securities risk provision	(425,600)	(242,111)
a. Available-for-sale securities risk reserve	(57,337)	(3,750)
In which: - Reserve for price reduction	(57,337)	-
- General reserve	-	(3,750)
- Specific reserve	-	-
b. Provision for held-to-maturity securities	(368,263)	(238,361)
<i>special bonds issued by VAMC</i>	-	-
<i>Provision for special bonds issued by VAMC</i>	(368,263)	(238,361)

(i). Treasury bonds with terms 5 years to 20 year in VND issued by the State Treasury. These Bonds have an annual interest rate of 1.9%/year to 6.5%/year. Interest is paid annually;

(ii). Certificate of deposit with term of 6 months to 1 year in VND issued by other domestic Credit Institutions. This certificate of deposit has an interest rate from 4.9%/year to 6.8%/year.

(iii). Bonds issued by VAMC, term 5 years, 0% interest.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
 NOTES TO THE FINANCIAL STATEMENTS
 For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
 Unit: Million Vietnam Dong

9. CAPITAL CONTRIBUTION, LONG-TERM INVESTMENT

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
Vietnam Pyramid New Technology Joint Stock	41	41
Hai Phong PTN Chemical Company	488	488
	<u>529</u>	<u>529</u>
<i>Provision for impairment of long-term investments</i>	<i>(41)</i>	<i>(41)</i>
	<u>488</u>	<u>488</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS

For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCITD
Unit: Million Vietnam Dong

10. TANGIBLE FIXED ASSETS

Items	House, building materials	Machines and equipment	Means of transport, transmission	Management equipment and tools	Other fixed assets	Total
	VND	VND	VND	VND	VND	VND
Original cost of tangible fixed assets						
Opening balance	195,387	6,572	89,383	183,841	3,341	478,524
Purchase in period	599	37	-	5,448	5,410	11,494
- Complete basic construction investment	-	-	-	-	-	-
Increase in warehouse output	-	-	-	-	-	-
Other increase	-	-	-	2,470	39	2,509
Conversion to investment real estate	-	-	-	-	-	-
Liquidation and concessions	-	42	-	1,702	-	1,744
+ Other decreases	39	2,470	10	-	-	2,519
Closing balance	195,947	4,097	89,373	190,057	8,790	488,264
Accumulated depreciation						
Opening balance	46,682	6,511	57,081	143,526	1,227	255,026
Depreciation during the period	4,816	19	7,400	21,115	1,382	34,732
Other increase	-	-	-	2,464	23	2,487
Conversion to investment real estate	-	-	-	-	-	-
Liquidation and concessions	-	42	-	1,702	-	1,744
+ Other decreases	23	2,464	1	-	-	2,488
Closing balance	51,475	4,024	64,480	165,403	2,632	288,013
Remaining value of tangible fixed assets						
At the beginning of the period	148,705	61	32,302	40,315	2,114	223,498
At the ending of the period	144,472	73	24,893	24,654	6,158	200,251

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
 NOTES TO THE FINANCIAL STATEMENTS
 For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
 Unit: Million Vietnam Dong

11. FINANCIAL LEASE FIXED ASSETS: not incurred at PGBank during the accounting period

12. INTANGIBLE FIXED ASSETS

Items	Definite term land use rights	Computer software	Other tangible fixed assets	Total
Original price of the intangible fixed assets				
Opening balance	30,917	90,913	72	121,902
Purchase in period	-	9,868	-	9,868
Created from the internal enterprise	-	-	-	-
Increase due to business consolidation	-	-	-	-
Other increase	-	-	-	-
Liquidation and concessions	-	-	-	-
+ Other decreases	-	4,330	-	4,330
Closing balance	30,917	96,451	72	127,440
Accumulated depreciation				
Opening balance	7,416	60,547	72	68,035
Depreciation during the period	1,483	9,954	-	11,437
Other increase	-	-	-	-
Liquidation and concessions	-	-	-	-
+ Other decreases	-	-	-	-
Closing balance	8,899	70,501	72	79,472
Remaining value of intangible fixed assets	-	-	-	-
At the beginning of the period	23,501	30,366	-	53,867
At the ending of the period	22,017	25,951	-	47,968

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

13. INVESTMENT REAL ESTATE: Not applicable to PGBank

14. OTHER ASSETS

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
14.1 Receivables	643,257	528,992
External receivables	597,001	515,225
Internal receivables	21,500	13,007
Cost of basic construction in progress	24,756	760
14.2 Interest and fees receivable	468,766	569,031
14.3 Other Assets	129,801	112,325
14.4 Provision for other on-balance sheet assets	(58,481)	(38,481)
	<u>1,183,343</u>	<u>1,171,867</u>

15. GOODWILL: During the period, there was no occurrence at PGBank.

16. Government and State Bank debts

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
1. Discounted loans, rediscounted valuable papers	419,069	-
	<u>419,069</u>	<u>-</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

17. MONEY, GOLD DEPOSITS AND LOANS FROM OTHER CREDIT INSTITUTIONS

	31/12/2024	31/12/2023
	VND	VND
17.1 Money and gold deposited by other credit institutions		
Money and gold for demand deposit	4,760,560	2,749,632
<i>In VND</i>	4,506,430	2,506,932
<i>In foreign currency, gold</i>	254,130	242,700
Money and gold for term deposit	15,900,000	10,818,430
<i>In VND</i>	15,900,000	10,600,000
<i>In foreign currency, gold</i>	-	218,430
	20,660,560	13,568,062
17.2 Borrowing from other credit institutions		
In VND	-	-
In Gold and foreign currency	-	-
	-	-
Total money, gold deposited and borrowed from other credit institutions	20,660,560	13,568,062

18. DEPOSITS OF CUSTOMERS

Note by deposit type:

	31/12/2024	31/12/2023
	VND	VND
Money and gold for demand deposit	6,113,271	5,913,319
<i>In VND</i>	6,038,952	5,784,761
<i>In foreign currency, gold</i>	74,319	128,558
Money and gold for term deposit	36,989,144	29,585,979
<i>In VND</i>	36,889,682	29,484,729
<i>In foreign currency, gold</i>	99,462	101,250
Special-purpose capital deposit	31	33
Margin deposit	223,299	230,480
	43,325,745	35,729,811

Note by customer

	31/12/2024	31/12/2023
	VND	VND
Economic organization	13,256,184	9,626,429
Individuals	30,069,561	26,103,382
	43,325,745	35,729,811

19.FUNDING, INVESTMENT TRUST, LOANS TO CREDIT INSTITUTIONS AT RISK

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
Funding, trusts in VND (*)	-	-
	<u>-</u>	<u>-</u>

20.CHIEF EXECUTIVE OFFICER

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
Bonds	2,280,000	500,000
- <i>In VND</i>	2,280,000	500,000
- <i>In foreign currency</i>		
	<u>2,280,000</u>	<u>500,000</u>

21. OTHER DEBTS

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
Interests and fees payable	791,219	706,228
Other payables and liabilities	542,442	123,193
Internal payables	-	41,070
External payables	504,992	49,338
Bonus and welfare fund	37,450	32,785
Other risk reserves	-	-
Provision for commitments made	-	-

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

22. CAPITAL OF CREDIT INSTITUTIONS

	Owner's equity	Development investment fund	Financial provisions	Fund to supplement the charter capital	Undistributed profit/accumulated loss	Total
	VND	VND	VND	VND	VND	VND
Balance at 01/01/2024	3,000,000	650	250,021	127,601	1,485,552	4,863,824
Profit during the period	-	-	-	-	336,699	336,699
Increase of capital during the period	1,200,000	-	-	(100,000)	(1,100,000)	-
Fund provision during the period	-	-	27,989	13,995	(41,984)	-
Fund allocation during the period	-	-	-	-	(37,500)	(37,500)
Other changes	-	-	-	-	(77)	(77)
Balance at 31/12/2024	4,200,000	650	278,010	41,596	642,690	5,162,946
Balance at 01/01/2023	3,000,000	650	209,652	107,417	1,266,809	4,584,528
Profit during the period	-	-	-	-	279,895	279,895
Fund provision during the period	-	-	40,369	20,184	(60,553)	-
Other changes	-	-	-	-	(599)	(599)
Balance at 31/12/2023	3,000,000	650	250,021	127,601	1,485,552	4,863,824

Details of the bank's investment capital as at December 31, 2024 are as follows:

	Equity	Ownership ratio
Gia Linh Import Export and Trade Development Company Limited	550,144	13.099%
Cuong Phat International Joint Stock Company	568,735	13.541%
Vu Anh Duc Trading Joint Stock Company	561,109	13.359%
Other shareholders	2,520,012	60.001%
	4,200,000	100.00%

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

Basic earnings per share explanation:

	Division	<u>Accumulated to 31/12/2024</u>	<u>Accumulated to 31/12/2023</u>
Profit for calculating basic earnings per share	VND	336,699	279,897
Number of shares at the beginning of the year	Shares	420,000,000	420,000,000
Number of shares issued during the year	Shares	-	-
Average number of common shares outstanding per year	Shares	420,000,000	420,000,000
Basic earnings per share	VND	<u>802</u>	<u>666</u>

23. CREDIT INSTITUTION FUNDS

	<u>Development investment fund</u>	<u>Financial provisions</u>	<u>Reserve fund to supplement the charter capital</u>	<u>Total</u>
	VND	VND	VND	VND
Opening balance as of January 1, 2024	650	250,021	127,601	378,272
Fund allocation during the period	-	27,989	13,995	41,984
Fund disbursement during the period	-	-	-	-
Increase of capital during the period	-	-	(100,000)	(100,000)
Closing balance as of December 31, 2024	<u>650</u>	<u>278,010</u>	<u>41,596</u>	<u>320,256</u>

V. ADDITIONAL INFORMATION FOR ITEMS IN THE INCOME STATEMENT

24. INTEREST AND SIMILAR INCOME

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Income of interest on deposits	264,939	162,666
Interest income from customer loans	3,002,472	2,997,805
Profit from business, stock investment	101,416	116,739
- Interest income from trading securities	-	-
- Interest from investment securities	-	-
Financial leasing income	-	-
Revenue from guarantee business	41,282	31,794
Revenue from debt trading	485	88,561
Other income from credit activities	86,216	58,303
	<u>3,496,810</u>	<u>3,455,868</u>

25. INTEREST EXPENSES AND SIMILAR EXPENSES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Pay interest on deposits	1,771,683	2,078,126
Loan interest payment	4,341	34,712
Interest payment on securities issuance	32,927	24,971
Pay interest on financial lease	-	-
Other credit operating expenses	29,021	16,705
	<u>1,837,972</u>	<u>2,154,514</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

26. NET PROFIT/LOSS FROM SERVICES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Revenue from payment services	28,185	27,767
Revenue from treasury services	28,678	29,152
Revenue from agency and trust operations	-	-
Revenue from consulting services	-	-
Revenue from insurance business and services	-18,743	22,380
Revenue from providing asset storage services and safe c	-	-
Other revenues	24,629	20,002
Income from service activities	100,235	99,301
Payment service expenses	5,959	5,036
Postal charges for telecommunications networks	-	-
Expenditure on funds	11,968	10,870
Expenses on trust and agency services	-	-
Consulting services	292	199
Commission and brokerage fees	40,169	28,715
Other expenses	23,943	19,791
Cost of service activities	82,331	64,611
Net profit/loss from service activities	17,904	34,690

27. NET PROFIT/ LOSS FROM FOREIGN EXCHANGE TRADING ACTIVITIES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
Income from foreign exchange trading	56,633	105,808
- Revenue from spot foreign exchange trading	15,663	24,053
- Income from gold trading	-	-
- Revenue from currency derivative financial instruments	40,970	81,755
Cost of foreign exchange trading	56,382	86,357
- Expenses on spot foreign exchange trading	8	9
- Expenses on gold trading	-	-
- Expenses on currency derivative financial instruments	56,374	86,348
Net profit from foreign exchange trading	251	19,451

28. NET PROFIT/ LOSS FROM TRADING ACTIVITIES (SALE AND PURCHASE) OF TRADING SECURITIES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Income from trading securities	-	-
Cost of trading securities	-	-
Reversal of provision for diminution in value of trading securities	-	-
Net loss from trading securities	<u>-</u>	<u>-</u>

29. NET PROFIT/ LOSS FROM BUSINESS ACTIVITIES (SALE AND PURCHASE) OF INVESTMENT SECURITIES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Income from trading investment securities	-	46
Cost of buying and selling investment securities	(1,089)	(1,179)
Reversal/Provision for decrease in value of investment securities	(53,588)	(2,321)
Net profit/loss from trading investment securities	<u>(54,677)</u>	<u>(3,454)</u>

30. INCOME FROM CAPITAL CONTRIBUTIONS, SHARE PURCHASES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Dividends received during the period from capital contribution and share purchase		
From Business Capital Securities (HT on TK14)	-	-
From investment securities (HT on TK15)	-	-
From capital contribution, long-term investment (HT on TK 34)	148	132
Other income	-	-
Total	<u>148</u>	<u>132</u>

31. NET PROFIT/ LOSS FROM OTHER BUSINESS ACTIVITIES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Revenue from other activities	209,949	43,472
Expenses for other activities	(1,016)	(2,175)
Net profit/loss from other operations	<u>208,933</u>	<u>41,297</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

32. OPERATING EXPENSES

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
Payment of taxes and fees	14,782	13,531
Costs for employees	589,146	482,687
In which:		
<i>Salary and allowances</i>	540,404	433,154
<i>Salary-based contributions</i>	41,728	36,437
<i>Subsidy</i>	709	4,085
<i>Other expenses for employees</i>	6,306	9,011
Social work expenses	-	-
Property expenses	166,460	145,252
<i>In which: Depreciation of fixed assets</i>	46,312	40,682
Expenses for public administration activities	162,741	130,786
In which:	-	-
<i>Mission allowance</i>	7,165	7,426
<i>Expenses for union activities of credit institutions</i>	3,363	2,796
Pay insurance premiums and preserve customer deposits	40,838	35,912
Provision for long-term investments	-	-
Provision expenses (excluding on- and off-balance sheet credit risk provisions and securities price reduction provisions)	-	41
Other operating expenses	-	-
	<u>973,967</u>	<u>808,209</u>

33. CURRENT INCOME TAX EXPENSE

	<u>Accumulated as of December 31, 2024</u>	<u>Accumulated as of December 31, 2023</u>
	VND	VND
Profit before corporate income tax	420,837	351,232
Adjusted items:	-	-
Minus: Income with corporate income tax exemption:	148	132
<i>Income from capital contributions, joint ventures, and share purchases</i>	-	20
<i>Dividends, profits shared, capital contribution</i>	148	112
Total: Non-deductible expenses in determining taxable profit	-	5,584
Taxable income	420,689	356,684
CIT rate	20%	20%
Corporate income tax expense by tax rate	84,138	71,337
Corporate income tax for the period	84,138	-
Corporate income tax payable at the beginning of the period	15,633	22,855
Corporate income tax paid during the period	(51,090)	(79,158)
Other	-	599
Net corporate income tax payable at the end of the period	48,681	15,633

VI. ADDITIONAL INFORMATION FOR SOME ITEMS PRESENTED IN SEPARATE CASH FLOW STATEMENT

34. CASH AND CASH EQUIVALENTS

	<u>31/12/2024</u>	<u>31/12/2023</u>
	VND	VND
Cash in the fund	224,524	229,343
Deposits at the State Bank	2,197,457	1,601,718
Deposits at other credit institutions	23,801,965	14,270,357
<i>Indefinite term</i>	5,064,162	3,070,357
<i>- Term not exceeding 3 months</i>	18,737,803	11,200,000
Total	<u>26,223,946</u>	<u>16,101,418</u>

35. NEW PURCHASE AND LIQUIDATION OF SUBSIDIARIES: During the period, there was no occurrence at PGBank.

36. INCOME STATUS OF EMPLOYEES

Targets	<u>12 months of 2024</u>	<u>12 months of 2023</u>
I. Total number of staff	1918/1865	1909/1737
II. Incomes of officers		
1. Total wage fund	473,364	385,281
2. Other income	61,940	64,885
3. Bonus:	-	-
4. Total income (1+2+3)	535,304	450,166
5. Average salary	21	18
6. Average income:	24	22

VII. OTHER INFORMATION

37. PERFORMANCE OF OBLIGATIONS TO THE STATE BUDGET

Targets	Opening balance	Amount payable (PS Credit)	Amount paid (PS Debit)	Closing balance
	VND	VND	VND	VND
1. VAT	1,070	10,300	9,973	1,397
2. Special consumption tax	-	-	-	-
3. CIT	15,633	84,138	51,090	48,681
4. Export and import tax	-	-	-	-
5. Tax on use of state budget capital	-	-	-	-
6. Natural resources tax	-	-	-	-
7. Housing tax	-	-	-	-
8. Land rent	-	-	-	-
9. Other taxes	3,110	35,802	35,905	3,007
10. Charges, fees and other payables	-	91	91	-
Total	19,813	130,331	97,059	53,085

38. TYPE AND VALUE OF CUSTOMER COLLATERAL ASSETS

	31/12/2024	31/12/2023
	VND	VND
1. Real estate (house, land, car)	45,688,328	44,778,800
2. Goods	-	-
3. Stocks, bonds, securities	12,345,815	10,002,807
4. Machinery, equipment, real estate	16,015,792	12,506,960
5. Other TSBĐ	27,295,283	19,854,385
Total	101,345,218	87,142,952

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD
Unit: Million Vietnam Dong

39. CONTRACTUAL OBLIGATIONS AND COMMITMENTS

	31/12/2024	31/12/2023
	VND	VND
1. Loan guarantee	40,712	12,976
2. Forex Trading Commitment	2,538,759	572,772
3. Letters of credit commitments	564,728	480,507
4. Payment guarantee	2,293,657	1,772,550
5. Contract performance guarantee	722,097	664,815
6. Bid security	213,569	84,685
7. Other guarantees	1,673,621	1,580,975
8. Other commitments	771,562	795,247
9. Uncollectible loan interest	683,839	652,104
10. Bad debt written off	2,865,745	2,843,727
11. Other assets and documents	2,830,884	2,358,508
Total	15,199,173	11,818,866

40. TRUST AND CREDIT AGENCY ACTIVITIES NOT SUBJECT TO RISK.

As of December 31, 2024 PGBank has no arising of trust activities.

41. OTHER OFF-BALANCE SHEET ACTIVITIES WHERE THE CREDIT INSTITUTION IS EXPOSED TO SIGNIFICANT RISKS

No occurrence during the period.

42. TRANSACTIONS WITH RELATED PARTIES

Significant transactions and balances with related parties during the period are as follows:

Relevant parties	Transaction status	Value
Members of the Board of Directors/Board of Supervisors/Board of Management and related parties	Payment Deposit at Bank	12,953
	Term Deposit at Bank	119,112
	Interest payable on term deposits	2,111
	Interest expense payable	3,815
	Other expenses	204
Major shareholder	Payment Deposit at Bank	-
Members of the Board of Directors/Board of Supervisors/Board of Management and related parties	Lending Bank	10,099
	Interest receivable (interest receivable)	24
	Interest revenue	11,004
	Service Charges	5
	Other revenues	-

43. EVENTS AFTER THE BALANCE SHEET DATE: unarise

44. GEOGRAPHICAL CONCENTRATION OF ASSETS, LIABILITIES AND OFF-BALANCE SHEET ITEMS

12-Dec-24	Total outstanding loans and debt purchases	Total deposits at the State Bank and other credit institutions	Total deposits, loans received from other credit institutions and valuable papers issued to other credit institutions	Total deposits received from customers	Credit commitments	Derivative Credit commitments (Total contract transaction value)	Securities trading and investment
In water	41,436,482	25,999,422	22,940,560	43,325,745	6,279,946	1,948	4,676,497
Foreign countries	-	-	-	-	-	-	-

45. RISK MANAGEMENT POLICY RELATED TO FINANCIAL INSTRUMENTS

The use of financial instruments, including capital mobilization from customers (through deposit products and issuance of valuable papers) and investment in high-quality financial assets, has become a key activity helping the Bank achieve the necessary interest rate spread. From the risk management perspective, the Bank must maintain the structure of its asset, liability and capital portfolio (including on-balance sheet and off-balance sheet items) for the purpose of safety and risk reduction in banking operations. Besides, the Bank invests in quality securities. Risks related to foreign exchange and interest rate changes are managed through position monitoring to limit over-concentration while engaging in activities that have a mutually balancing effect to minimize risk.

46. CREDIT RISKS

The Bank is exposed to credit risk in its lending and investing activities, as well as when it acts as an intermediary on behalf of customers or other third parties or when it issues guarantees.

The risk of counterparties not being able to pay their debts is monitored continuously. To manage its credit risk, the Bank attempts to deal only with counterparties of high credit worthiness and, where appropriate, will require collateral.

The principal credit risk to which the Bank is exposed arises from its loans and advances. This level of credit risk is reflected in the carrying value of assets on the balance sheet. In addition, the Bank also faces off-balance sheet credit risks in the form of credit commitments and guarantees. Credit risk management and control is implemented through relevant policies and procedures, including the credit risk management policy and the operations of the ALCO, Risk Committee and Credit Committee. The Bank classifies debts for loans to customers and other credit institutions based on Circular 11, thereby regularly assessing the risks of problem debts and bad debts, and proposing appropriate handling measures.

To manage credit risk, the Bank uses tools such as developing policies and issuing regulations related to

credit risk management, developing credit procedures, conducting credit risk reviews, developing a credit rating and debt classification system, and decentralizing authority in credit activities.

The Bank controls credit risk by applying limits to risks (both on-balance sheet and off-balance sheet risks) related to each borrower or group of borrowers in accordance with the regulations of the State Bank of Vietnam. In addition, credit risk is also controlled through periodic reviews of collateral pools and analysis of the interest and principal repayment capacity of borrowers and potential borrowers.

46. MARKET RISK

Interest rate risk:

Interest rate risk is the possibility that the Bank's income or asset value will be affected when market interest rates fluctuate. The Bank's operations are exposed to interest rate risk when interest-bearing assets and interest-bearing liabilities mature at different times or with different amounts. Some assets have no specific maturity or are very sensitive to interest rates and do not correspond to specific liabilities.

The Bank uses the interest rate risk measurement method for all Liabilities - Credits items in terms of total interest income. The Bank also builds and applies a system of limits and decision-making authority at each level based on the results of risk measurement for each portfolio.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2024 to December 31, 2024

Form No.: B05/ICTD
Unit: Million Vietnam Dong

INTEREST RATE RISK REPORT

On December 31, 2024

No	Targets	Overdue	No interest rate sensitivity	0 - 1 months	1 - 3 months	3 - 6 months	6 - 12 months	From 1 to 5 years	Over 5 years	Total
	Assets	1,363,569	3,078,592	32,156,559	18,069,062	6,935,989	9,105,118	2,541,054	876,501	74,126,444
1	Cash, gold	-	224,524	-	-	-	-	-	-	224,524
2	Deposits at the State Bank	-	-	2,197,457	-	-	-	-	-	2,197,457
3	Deposits at and loans to credit institutions	-	-	20,901,965	2,900,000	-	-	-	-	23,801,965
4	Trading securities	-	-	-	-	-	-	-	-	-
5	Derivatives and other financial assets	-	-	1,948	-	-	-	-	-	1,948
6	Investment securities	-	1,363,497	300,000	300,000	450,000	1,200,000	350,000	713,000	4,676,497
7	Provide loan	1,363,569	-	8,755,189	14,869,062	6,485,989	7,905,118	2,191,054	163,501	41,733,482
8	Capital contributions, long-term investment	-	529	-	-	-	-	-	-	529
9	Fixed assets	-	248,219	-	-	-	-	-	-	248,219
10	Other assets	-	1,241,824	-	-	-	-	-	-	1,241,824
	Liabilities	-	1,362,183	33,594,920	12,377,953	9,488,714	7,437,257	3,786,530	-	68,047,557
1	Government and State Bank debt	-	-	419,069	-	-	-	-	-	419,069
2	Deposits and borrowings from credit instiit	-	-	17,760,560	2,900,000	-	-	-	-	20,660,560
3	Customer deposits	-	-	15,415,291	9,477,953	9,488,714	6,437,257	2,506,530	-	43,325,745
4	Derivatives and other financial liabilities	-	-	-	-	-	-	-	-	-
5	GTCC release	-	-	-	-	-	1,000,000	1,280,000	-	2,280,000
6	Receipt of TTUT capital	-	-	-	-	-	-	-	-	-
7	Other liabilities	-	1,362,183	-	-	-	-	-	-	1,362,183
	Interest rate gap	1,363,569	1,716,409	(1,438,361)	5,691,109	(2,552,725)	1,667,861	(1,245,477)	876,501	6,078,887

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS

For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCITD
 Unit: Million Vietnam Dong

CURRENCY RISK

- Present the strategy of the credit institution in risk management
- PG Bank is using the following currency risk management strategy:
 - + Issuing internal foreign currency trading procedures in accordance with the provisions of the Law and the State Bank
 - + All transactions of the Foreign Exchange Trading Department must be controlled by the Market Risk Department before accounting and payment are made.
 - + Strictly regulate the status and transaction limits for each
- Presentation of exchange rates of important foreign currencies at the time of reporting and the bank's forecast of exchange rates of these foreign currencies in the Exchange rate at the time of reporting December 31, 2024 is: USD/VND : 25413, EUR/VND: 26581.5, JPY/VND: 162.97
- To assess this risk, the bank needs to classify assets and liabilities according to the currency converted to VND at the time of preparing the financial statements:

	Targets		Other currencies converted		Total
	EUR converted	USD converted	EUR converted	USD converted	
Assets					
I- Cash, gold, silver, gemstones	3,956	14,847	-	-	18,803
II- Deposits at the State Bank	-	3,718	-	-	3,718
III- Deposits at and loans to other credit institutions (*)	11,762	1,206,932	15,073	-	1,233,767
IV- Trading securities (*)	-	-	-	-	-
V- Derivatives and other financial assets (*)	-	101,652	-	-	101,652
VI- Loans to customers (*)	-	380,563	-	-	380,563
VII- Investment securities (*)	-	-	-	-	-
VIII- Capital contribution, long-term investment (*)	-	-	-	-	-
IX- Fixed assets and investment real estate	-	-	-	-	-
X- Other assets (*)	-	160,060	-	3	160,063
Total assets	15,718	1,867,772	15,076	-	1,898,566
Liabilities and owner's equity					
I- Deposits and loans from the State Bank and other credit institutions	-	-	-	(419,069)	(164,939)
II- Deposits of customers	13,176	254,130	-	4,876	173,816
III- Derivatives and other financial liabilities	-	155,764	-	-	155,764
IV- Funding, investment trust, loans to credit institutions at risk	-	1,601,019	-	-	1,601,019
V- Chief Executive Officer	-	-	-	-	-
VI- Other debts	-	-	-	-	-
VII- Capital and reserves	1	66	111	-	177
Total liabilities and owner's equity	13,176	2,010,979	(414,082)	-	1,610,073
On-balance sheet currency status	2,542	(143,207)	429,158	-	288,493
Off-balance sheet currency status	-	22,872	-	-	22,872
On-balance sheet and off-balance sheet currency status	2,542	(120,335)	429,158	-	311,365

Note: (*) - These items do not take into account risk provisions.

**PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS**

For the period from January 1, 2024 to December 31, 2024

Form No.: B05/ICTD
Unit: Million Vietnam Dong

LIQUIDITY RISK

- Present the bank's strategy in liquidity risk management
- + PG Bank implements a centralized liquidity management policy at the Head Office. Banks manage liquidity according to liquidity indicators such as: Primary reserve index, liquidity reserve index, index deposit concentration index, short-term capital index for medium and long-term lending, solvency index.
- + PG Bank builds a daily payment ratio report according to the regulations of the State Bank to report immediate payment ratio and payment ratio from 1->7 days. In addition, the Market Risk Management Department prepares a weekly report (report cash inflow and outflow according to maturity ranges) to calculate liquidity gaps for maturity ranges, thereby having timely measures to handle excess, shortage, and liquidity crisis.
- Analyze liquidity status through asset and capital analysis reports according to actual maturity at the time of preparing financial statements.

LIQUIDITY GAP REPORT

On December 31, 2024

No.	Targets	Overdue for more than 3 months	Overdue for less than 3 months	Up to 1 month	From 1 to 3 months	From 3 to 12 month	From 1 to 5 years	Over 5 years	Total
	Cash inflow	1,164,004	424,618	27,645,433	11,748,328	15,334,731	9,981,962	7,827,368	74,126,444
1	Cash, gold	-	-	224,524	-	-	-	-	224,524
2	Deposits at the State Bank	-	-	2,197,457	-	-	-	-	2,197,457
3	Deposits at and loans to credit institutions	-	-	20,901,965	2,900,000	-	-	-	23,801,965
4	Trading securities	-	-	-	-	-	-	-	-
5	Derivatives and other financial assets	-	-	1,948	-	-	-	-	1,948
6	Investment securities	-	-	300,371	299,978	1,650,034	1,721,534	704,579	4,676,497
7	Loans to customers	938,951	424,618	3,875,436	8,510,087	13,679,188	7,561,716	6,743,487	41,733,482
8	Capital contributions, long-term investments	-	-	-	-	-	-	529	529
9	Fixed assets	-	-	-	-	-	-	248,219	248,219
10	Other assets	225,053	-	143,733	38,263	5,508	698,712	130,554	1,241,824
	Cash outflow	-	-	34,350,361	12,601,358	17,264,729	3,831,109	-	68,047,557
1	Government and State Bank debt	-	-	419,069	-	-	-	-	419,069
2	Deposits and borrowings from credit institutions	-	-	17,760,560	2,900,000	-	-	-	20,660,560
3	Customer deposits	-	-	15,415,291	9,477,953	15,925,971	2,506,530	-	43,325,745
4	Derivatives and other financial liabilities	-	-	-	-	-	-	-	-
5	GTCG release	-	-	-	-	1,000,000	1,280,000	-	2,280,000
6	Receipt of TTUT capital	-	-	-	-	-	-	-	-
7	Other liabilities	-	-	755,441	223,405	338,758	44,579	-	1,362,183
8	Liquidity gap	1,164,004	424,618	(6,704,928)	(853,030)	(1,929,998)	6,150,853	7,827,368	6,078,887

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS

For the period from January 1, 2024 to December 31, 2024

Form No.: B05/TCTD

Unit: Million Vietnam Dong

Hanoi, January 16, 2025

PREPARER



Hoang To Tam

CHIEF ACCOUNTANT



Nguyen Thi Thu Ha

GENERAL DIRECTOR



TỔNG GIÁM ĐỐC

Nguyễn Văn Hưng

