

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

No. *77120251CV-PGB*

Re: Regular disclosure of financial statements

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 17 January 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 in financial statement of the fourth quarter of 2024 is: 61,462 million dong, increased by 65.755 million dong compared to the same period in 2023. Due to the increase in interest income and similar income, net interest income increased by 80,240 million dong (equivalent to 23%). In addition, PGB strengthens debt collection, especially collection of principal and interest used for provisions, leading increase in income from other activities in the fourth quarter of 2024: 154,598 million dong (equivalent to 1,367%) compared to the same period in 2023.

The above is PGB's explanatory note.

Yours respectfully. *l*

Recipients:

- As above;
- Archives;

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



CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ
Pham Manh Thang