

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 325/2026/ICV-PGB

Re: Regular disclosure of financial statements

Hanoi, 20 April 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 in the financial statements for the first quarter of 2026 amounted to VND 220,368 million, an increase of VND 143,785 million (equivalent to 188%) compared to the same period in 2025. The increase was mainly driven by higher interest income and similar income, which rose by VND 248,263 million (equivalent to 23%), and income from service activities, which increased by VND 40,520 million (equivalent to 153%) compared to the same period in 2025. In addition, PGB strengthened its debt recovery efforts, particularly in the collection of principal and interest previously covered by provisions, resulting in an increase in other operating income in Q1 2026 of VND 114,083 million (equivalent to 535%) compared to the same period in 2025

The above is PGB's explanatory note.

Yours respectfully. *h*

Recipients:

- As above;
- Archives;

**PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK**



LEGAL REPRESENTATIVE

CHỦ TỊCH HĐQT

Cao Thị Thuy Nga