

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 451/2025/CV-PGB

Re: Regular disclosure of financial statements

Hanoi, 28th March 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 for the year ended 31 December 2024 is: 339,803 million dong, increased by 59,908 million dong compared to the same period in 2023. Due to the increase in interest income and similar income, net interest income increased by 357,484 million dong (equivalent to 27%). 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: 167,636 million dong (equivalent to 406%) compared to the same period in 2023.

The above is PGB's explanatory note.

Yours respectfully.

Recipients:

- As above;
- Archives;



CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ
Phạm Mạnh Thang