

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 933/2025/CV-PGB

Re: Regular disclosure of financial statements

Hanoi, 14 August 2025

Respectfully - State Securities Commission
send to: - Hanoi Stock Exchange

- Name of the transaction registration organization: Prosperity and Growth Commercial Joint Stock Bank
- Address: 4th, 5rd, 6th Floor, Thanh Cong Building, Lot 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 before provision is 545,214 million, up 37% compared to the same period in 2024.
- Profit after tax in financial statement for the 6-month 2025 is: 211,666 million dong, 42,870 million (equivalent to 25%) compared to the same period in 2024. The main reason is that interest income and similar income increased, resulting in net interest income rising by VND 129,509 million (equivalent to 16%). In addition, PGB strengthened its debt recovery efforts, especially the recovery of principal and interest that had been provisioned, which led to other operating income in 6-month 2025 increasing by VND 46,181 million (equivalent to 158%) compared to the same period in 2024
- Profit after tax in the audited semi-annual financial statements for 2025 was VND 211,666 million, down VND 15,373 million compared to the pre-audit figures. The decrease was due to PGB making additional provisions for risk.

The above is PGB's explanatory note.

Yours respectfully, 

Recipients:

- As above;
- Archives;

**PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK**

LEGAL REPRESENTATIVE



CHỦ TỊCH HĐQT

Cao Thị Thuy Nga