

No. 26812026 1CV - PGBank

Re: Regular disclosure of financial statements

Hanoi, 30 th March 2026

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 operating results report:

Profit after tax, as presented in the audited financial statements for 2025, amounted to VND 580,863 million, an increase of VND 241,060 million (equivalent to 71%) compared to the same period in 2024. This increase was mainly driven by higher interest income and similar income, resulting in an increase in net interest income of VND 1,141,551 million (equivalent to 33%). In addition, PGB strengthened its debt recovery efforts, particularly in the collection of principal and interest previously covered by provisions, leading to an increase in other operating income in 2025 of VND 109,858 million (equivalent to 52%) compared to the same period in 2024.

Profit after tax in the audited financial statements for 2025 differs from that in the unaudited financial statements for 2025 by VND 33,791 million (equivalent to a 5% decrease). The variance is mainly attributable to the reversal of accrued interest income for customers whose loans were reclassified at year-end, following debt classification adjustments based on the customer list provided by the Credit Information Center of Vietnam (CIC).

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 Chinh Nga