

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 324/2026/VC-PGB

Re: Regular disclosure of financial statements

Hanoi, 20 April 2026

Respectfully send to: Hanoi Stock Exchange (HNX)

Pursuant to Clause 3 and Clause 4, Article 14 of the Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the securities market, Prosperity and Growth Commercial Joint Stock Bank (Securities code: PGB) to disclose the Quarter I/2026 financial statements to the Hanoi Stock Exchange as follows:

1. **Financial statements for the one quarter of 2026** as prescribed in Clause 3, Article 14 of the Circular No. 96/2020/TT-BTC including:

☒ Separate financial statements (Organizations without subsidiaries and superior accounting units with affiliated units);

☐ Consolidated financial statements (Organization with subsidiaries);

☐ General financial statements (Organizations with affiliated accounting units having their own accounting apparatus).

2. The **explanatory document** must be disclosed **simultaneously** with the financial statements as prescribed in Clause 4, Article 14 of Circular No. 96/2020/TT-BTC, including:

+ Has the profit after corporate income tax in the Income Statement of the reporting period changed by 10% or more compared to the report of the same period last year?

☒ Yes

☐ No

Explanatory document: Profit after tax changed by 10% compared to the same period last year:

☒ Yes

☐ No

+ Does profit after tax in the reporting period suffer a loss, shifting from profit in the same period last year to loss in this period or vice versa?

☐ Yes

☒ No

Explanatory document: Profit after tax in the reporting period suffers a loss, shifting from profit in the same period last year to loss in this period or vice versa:

☐ Yes

☒ No

+ Is there a difference of 5% or more in the after-tax profit in the reporting period before and after auditing or review, changing from loss to profit or vice versa?

☐ Yes

☒ No

Explanatory document: After-tax profit after audit changes by 5% compared to before auditing:

☐ Yes

☒ No

**PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK**



CHỦ TỊCH HĐQT

Cao Thị Thúy Nga

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PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
STATEMENT OF FINANCIAL POSITION
As at 31 March 2026

Form: B02/TCTD
Unit: VND million

NO	ITEMS	Note	31/03/2026	31/12/2025
A	ASSETS			
I	Cash, gold and gemstones	VI.01	1,051,924	325,807
II	Balances with the State Bank of Vietnam	VI.02	1,630,966	2,476,429
III	Placements with and loans to other credit institutions	VI.03	30,271,903	28,351,553
1	Placements with other credit institutions		30,271,903	28,351,553
2	Loan to other credit institutions		-	-
3	Provision for risks of loans to other credit institutions		-	-
IV	Trading securities	VI.04	-	-
1	Trading securities		-	-
2	Provision for decrease in value of trade securities		-	-
V	Derivatives and other financial assets	VI.05	2,641	185,112
VI	Loans to customers	VI.06	43,825,330	45,781,147
1	Loans to customers	VI.06.1	44,382,596	46,340,642
2	Provision for credit losses of loans to customers	VI.06.2	(557,266)	(559,495)
VII	Debts purchased	VI.07	-	623,575
1	Debt purchase		-	628,287
2	Provision for credit losses of debts purchased		-	(4,712)
VII	Investment securities	VI.08	7,789,139	9,684,976
1	Available-for-sale securities		6,248,662	8,144,499
2	Held-to-maturity investment securities		2,097,519	2,097,519
3	Provision for credit losses on investment		(557,042)	(557,042)
VIII	Capital contributions, long-term investments	VI.09	89	488
1	Other capital contribution, long-term investments		130	529
2	Provision for long-term investments		(41)	(41)
IX	Fixed assets		258,014	297,505
1	Tangible fixed assets	VI.10	207,601	244,601
a	Costs		521,706	557,583
b	Accumulated depreciation		(314,105)	(312,982)
2	Intangible fixed assets	VI.12	50,413	52,904
a	Costs		149,614	148,068
b	Accumulated amortisation		(99,201)	(95,164)
XI	Other assets	VI.14	1,881,057	1,113,580
1	Receivables	VI.14.1	1,052,648	566,090
2	Interests and fees receivable	VI.14.2	706,339	642,114
3	Deferred corporate income tax assets	VI.22.1	-	-
4	Other assets	VI.14.3	122,070	111,897
5	Provisions for other assets	VI.14.4	-	(206,521)
	Total assets		86,711,063	88,840,172

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
STATEMENT OF FINANCIAL POSITION
As at 31 March 2026

Form: B02/TCTD
Unit: VND million

NO	ITEMS	Note	31/03/2026	31/12/2025
B	LIABILITIES AND OWNER'S EQUITY			
I	Debts to the Government and the State Bank of Vietnam	VL16	267,349	971,806
	Deposits and borrowings from the Government and the State Bank of Vietnam		267,349	971,806
II	Deposits and borrowings from other credit institutions	VL17	27,903,845	28,484,871
	Deposits of other credit institutions		27,903,845	27,945,871
	Borrowings from other credit institutions		-	539,000
III	Deposits of customers	VL18	47,035,359	48,460,417
IV	Derivatives and other financial liabilities	VL05	-	-
V	Funding, investment trust, loans to credit institutions at risk	VL19	-	-
VI	Valuable papers issued	VL20	2,020,000	3,200,000
VII	Other liabilities	VL21	1,403,149	1,177,825
	Interests and fees payable		1,049,642	1,005,773
	Deferred corporate income tax payable		-	-
	Other payables and liabilities		353,507	172,052
	Other risk provisions (Provisions for contingent liabilities)		-	-
	Total liabilities		78,629,702	82,294,919
VIII	Owner's equity	V.22	8,081,361	6,545,253
	The Bank's capital		6,814,699	5,498,801
	a Charter capital		6,815,876	5,499,964
	c Share premium		(1,177)	(1,163)
	The Bank's reserves		388,217	388,217
	Exchange rate difference		-	-
	Retained earnings		878,445	658,235
IX	Interests of minority shareholders		-	-
	Total liabilities and owner's equity		86,711,063	88,840,172

OFF BALANCE-SHEET ITEMS

NO	ITEMS		31/03/2026	31/12/2025
1	Credit guarantees		31,662	32,962
	Foreign currency commitments		12,889,010	19,995,452
	Foreign currency purchase commitments		525,170	-
2	Foreign currency sale commitments		262,585	-
	Swap commitments		12,101,255	19,995,452
	Future trading commitments	VII.39	-	-
3	Irrevocable loan commitments		-	-
4	Letters of credit commitments		885,662	957,548
5	Other guarantees		5,775,756	5,216,277
6	Other commitments		152,954	264,470
7	Uncollected interest from loans and fee receivables		598,426	655,905
8	Bad debt written - off		4,100,250	2,779,238
9	Assets and other documents		2,354,269	2,686,181

PREPARED BY

Hoang To Tam

CHIEF ACCOUNTANT

Nguyen Thi Thu Ha



Nguyen Van Huong

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
STATEMENT OF PROFIT OR LOSS
For the period from January 1, 2026 to March 31, 2026

Form: B03/TCTD
Unit: VND million

No	ITEMS	Note	Quarter I		Accumulated from the beginning of the year to the this quarter	
			In 2026	In 2025	In 2026	In 2025
1	Interest and similar income	(V.24)	1,319,173	1,070,910	1,319,173	1,070,910
2	Interest and similar expenses	(V.25)	861,627	612,640	861,627	612,640
I	Net interest and similar income		457,546	458,270	457,546	458,270
3	Income from services rendered		66,947	26,427	66,947	26,427
4	Expenses on services rendered		21,223	12,882	21,223	12,882
II	Net gain from services rendered	(V.26)	45,724	13,545	45,724	13,545
III	Net gain from foreign currency trading	(V.27)	70,457	13,425	70,457	13,425
IV	Net gain from sale and purchase of trading securities	(V.28)	-	-	-	-
V	Net (loss) from trading securities	(V.29)	(1,765)	2,591	(1,765)	2,591
5	Income from other activities		135,396	21,313	135,396	21,313
6	Expenses on other activities		100,781	3,480	100,781	3,480
VI	Net gain from other activities	(V.31)	34,615	17,833	34,615	17,833
VII	Income from capital contribution and equity investments in other entities	(V.30)	2,506	-	2,506	-
VIII	Operating expenses	(V.32)	265,088	263,209	265,088	263,209
IX	Net profit from operating activities before provision expenses for credit losses		343,995	242,455	343,995	242,455
X	Provision expenses for credit losses		68,307	146,510	68,307	146,510
XI	Profit before tax		275,688	95,945	275,688	95,945
7	Current corporate income tax expense		55,320	19,362	55,320	19,362
8	Deferred corporate income tax expense		-	-	-	-
XII	Corporate income tax expense	(V.33)	55,320	19,362	55,320	19,362
XIII	Profit after tax		220,368	76,583	220,368	76,583
XV	Basic earnings per share		400	182	400	182

PREPARER



Hoang To Tam

CHIEF ACCOUNTANT



Nguyen Thi Thu Ha

CHIEF EXECUTIVE OFFICER



Nguyen Van Huong

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
CASH FLOW STATEMENT
For the period from January 1, 2026 to March 31, 2026

Form: B04/TCTD
Unit: VND million

ITEMS	Note	Accumulated from the beginning of the year to March 31, 2026	Accumulated from the beginning of the year to March 31, 2025
CASH FLOWS FROM OPERATING ACTIVITIES			
01. Interest and similar income received		1,254,948	1,052,684
02. Interest and similar expenses paid		(817,758)	(594,795)
03. Income from services rendered received		45,724	13,546
04. Net cash from dealing in foreign currency and trading securities		68,692	16,017
05. Other income		(32,564)	6,945
06. Cash recovered from bad debts written off or compensated by provision for credit losses		67,181	10,888
07. Payments to employees and for operation management		(290,510)	(286,776)
08. Corporate income tax paid		(59,674)	(49,884)
<i>Net cash flow from operating activities before changes in operating assets and working capital</i>		236,039	168,625
<i>Changes in operating assets</i>			
09. (Increase)/Decrease in cash and loans to other credit institutions			
10. (Increase)/Decrease in trading securities		1,895,837	(262,822)
11. (Increase)/Decrease in derivative financial instruments and other financial assets/liabilities		182,471	1,948
12. (Increase)/Decrease in loans to customers and debts purchased		2,586,333	(3,815,085)
13. (Decreases) in provision for credit losses on bad debts, corporate bonds and special bond settlements		(281,767)	(3,579)
14. (Increase)/Decrease in other operating assets		(504,013)	18,256
<i>Changes in operating liabilities</i>			
15. Increase/(Decrease) in deposits and borrowings from the Government and the State Bank of Vietnam		(704,458)	(4,297,935)
16. Increase/(Decrease) in deposits and borrowings from other credit institutions		(581,025)	3,822,970
17. Change in deposits from customers		(1,425,057)	1,070,000
18. Increase/(Decrease) in issuance of valuable papers (except for valuable papers included in financial activities)		(1,180,000)	1,913
19. Increase/(Decrease) in funding, investment trust, and loans to credit institutions at risk			
20. Increase/(Decrease) in derivative financial instruments and other financial liabilities		-	
21. Increase/(Decrease) in other operating liabilities		336,654	(87,994)
22. Expenditure from credit institution funds			
I. Net cash generated by from operating activities		561,014	(3,383,703)

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
CASH FLOW STATEMENT
For the period from January 1, 2026 to March 31, 2026

Form: B04/TCTD
Unit: VND million

ITEMS	Note	Accumulated from the beginning of the year to March 31, 2026	Accumulated from the beginning of the year to March 31, 2025
CASH FLOW FROM INVESTMENT ACTIVITIES			
01. Acquisition of fixed assets		(112,608)	(7,305)
02. Proceeds from sales, disposal of fixed assets		33,796	6,373
03. Cash outflow from the liquidation and concessions of fixed assets			
04. Purchase of investment real estate			
05. Proceeds from sale and liquidation of investment real estate			
06. Cash outflow from sale, liquidation of investment real estate			
07. Cash outflow from investment and capital contribution to other entities		399	
08. Proceeds from investment and capital contribution to other entities			
09. Dividends and profit received from long-term investments and capital contribution		2,506	-
II. Net cash (used in) investing activities		(75,907)	(932)
CASH FLOW FROM FINANCIAL ACTIVITIES			
01. Increase in equity capital from capital contribution and/or share is		1,315,897	
02. Proceeds from issuance of long-term valuable papers eligible for inclusion in equity and other long-term loans			
III. Cash flows from financial activities		1,315,897	-
IV. Net cash flows for the period		1,801,004	(3,384,635)
V. Cash and cash equivalents at the beginning of the period		31,153,789	26,223,946
VI. Adjustment with exchange rate change		-	-
VII. Cash and cash equivalents at the end of the period		32,954,793	22,839,311

PREPARER



Hoang To Tam

CHIEF ACCOUNTANT



Nguyen Thi Thu Ha

Hanoi, April 17, 2026



CHIEF EXECUTIVE OFFICER



Nguyen Van Huong

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
CASH FLOW STATEMENT
For the period from January 1, 2026 to March 31, 2026

Form: B04/TCTD
Unit: VND million

I. GENERAL INFORMATION OF THE BANK

Establishment and Operation

Prosperity and Growth Commercial Joint Stock Bank (formerly Petrolimex Group Commercial Joint Stock Bank) (the “Bank”), formerly known as Dong Thap Muoi Rural Joint Stock Bank, was established under the Operation License No. 0045/NH-GP issued by the Governor of the State Bank of Vietnam (“SBV”) on 13 November 1993 with an operation period of 20 years. According to Decision No. 368/QD-NHNN issued by the Governor of the State Bank of Vietnam on 8 February 2007, Dong Thap Muoi Rural Joint Stock Bank was approved to change its name to Petrolimex Group Commercial Joint Stock Bank. Operation time of the Bank has increased to 99 years since 13 November 1993 according to Decision No. 3061/QD-NHNN dated 30 December 2013 of the Governor of the State Bank of Vietnam. The latest amended establishment and operation license is the Bank Establishment and Operation No. 42/GP-NHNN issued by the State Bank of Vietnam on 16 June 2021 and its amendments and supplements, the most recent of which is Decision No.304/QD-June 2021 and its amendments and supplements, the most recent of which is Decision No.304/QD-NHNN dated 04 March 2026. On 19 December 2023, according to Decision No. 2346/QD-NHNN of the State Bank of Vietnam on amending the content of the Bank's name in the Operation License, the Bank's full name in Vietnamese is Prosperity and Growth Commercial Joint Stock Bank, abbreviated name: PGBank.

The Bank's principal operating activities include implementing banking transactions which comprise of mobilizing and receiving short-term, medium-term and long-term deposits from organizations and individuals; providing short-term, medium-term and long-term loans to organizations and individuals on the basis of the nature and capability of the Bank's capital resources; conducting foreign exchange transactions; trade finance services, discounting of commercial papers, bonds and other valuable papers; providing brokerage services and other banking services permitted by the State Bank of Vietnam (“SBV”).

Charter capital

At 31 March 2026, the charter capital of the Bank was VND 6,815,876 million. (31 December 2025, the charter capital of the Bank was VND 5,499,964 million)

Locations and the Bank network

The Bank's Head Office is located at 4th, 5rd, 6th Floor, Thanh Cong Building, Lot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City. The total number of the Bank's network points as at 31 March 2026 was one (01) Head Office, twenty three (23) branches, sixty-eight (68) transaction offices operating nationwide.

Employees

Total employees of the Bank as at 31 March 2026 are 1,893 (31 December 2025: 1,872).

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2026 to March 31, 2026

Form: B05/TCTD
Unit: VND million

The members of the Board of Directors, Board of Supervisors, Board of Management and Chief Accountant of the Bank during the year and to the date of the financial statements were as follows:

Board of Directors

Ms Cao Thi Thuy Nga	Chairman
Mr. Nguyen Van Huong	Member
Mr. Vuong Phuc Chinh	Member
Mr. Dinh Thanh Nghiep	Member
Mr. Nguyen Van Ty	Independent Member
Mr. Bui Vuong Anh	Independent Member

Board of Supervisors

Mr. Tran Ngoc Dung	Head of Board of Supervisors
Mr. Trinh Manh Hoan	Member
Ms. Ha Hong Mai	Member
Ms. Dinh Thuy Tram	Member
Ms. Chu Thi Huong	Member

Board of Management and Chief Accountant

Mr. Nguyen Van Huong	Chief Executive Officer
Mr. Tran Van Luan	Standing Deputy Chief Executive Officer
Ms. Vo Hang Phuong	Standing Deputy Chief Executive Officer
Mr. Phuong Tien Dung	Deputy Chief Executive Officer
Ms. Nguyen Thi Thu Ha	Chief Accountant

II. BASIS FOR PREPARING FINANCIAL STATEMENTS AND FISCAL YEAR

Basis for preparing financial statements

The accompanying interim financial statements, expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting. Vietnamese accounting system for credit institutions under circular No.10/2014/TT-NHNN dated 20 March 2014 and System of financial statements for Vietnamese credit institutions under Decision No.16/2007/QĐ-NHNN dated 18 April 2007, circular No.49/2014/TT-NHNN dated 31 December 2014 and circular No.27/2021/TT-NHNN dated 31 December 2021 by the State Bank of Vietnam. However, due to the Bank's large scale of operation, for the purpose of preparing these interim financial statements, the figures are rounded to and presented in millions of Vietnam Dong (VND Million). This presentation does not materially impact the interim financial statements in terms of the financial position, the results of operations and cash flows of the Bank.

The accompanying interim financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices which are generally accepted in countries and jurisdictions other than Vietnam.

Fiscal year

The Bank's financial year begins on 01 January and ends on 31 December.

III. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the main accounting policies applied by the Bank in preparing its own financial statements:

Accounting estimates

The preparation of financial statements complies with accounting standards, accounting regimes applicable to credit institutions in Vietnam and legal regulations related to the preparation and presentation of financial statements that require the Board of Management to make estimates and assumptions affecting the reported data on debts, assets and the presentation of liabilities and potential assets at the date of preparation of the financial statements as well as reported figures on revenues and expenses throughout the fiscal year. Although accounting estimates are made to the best of Board of Management's knowledge, the actual results may differ from those set forth in the estimates and assumptions.

Foreign currency

According to the Bank's accounting system, all the transactions are recorded in original currencies. At the reporting date, monetary assets and liabilities denominated in foreign currencies are translated into VND using the average buying and selling spot exchange rates at the end of the balance sheet date if the difference between this rate and the weighted average exchange rate of buying and selling of the same day is less than 1%. In case the buying and selling spot exchange rate at the end date of the balance sheet date is greater than or equal to 1% compared with the weighted average buying and selling spot exchange rate of that day, the Bank uses the weighted average buying and selling spot exchange rates on the statement of financial position date for conversion. Income and expenses arising in foreign currencies of the Bank are converted into VND at exchange rates ruling at the transaction dates. At the end of the year, exchange rate differences arising from the revaluation of assets and liabilities denominated in foreign currencies into VND are recorded in "Net gain/(loss) from foreign currency trading" in the statement of profit or loss.

Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, gemstones, precious metals, current accounts at the SBV, treasury bills and other short-term valuable papers that are qualified for being discounted at the SBV, current accounts and time deposits for term of three months or less from the deposit date and securities investment with the original maturity of three months or less from the transaction date.

Placements with and loans to other credit institutions

Placements with and loans to other credit institutions are presented at their principal amounts outstanding at the end of the financial year.

The credit risk classification for placements with and loans to other credit institutions are classified and provisioned with Circular 31 and Decree 86. Accordingly, the Bank makes specific provisions for deposits (except for current deposits at other domestic credit institutions and foreign bank branches, and placements with Vietnam Bank for Social Policies following the regulations of the SBV on maintaining the balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law, and deposits (except for current deposits) at overseas credit institutions in a similar way to those for loans to customers.

Derivatives

Foreign currency forward and swap contracts

For foreign currency forward and swap contracts, the difference between equivalent VND amounts of foreign currency purchase/sale commitments using forward exchange rate and spot exchange rate as at effective date of the contract is recognized immediately at the effective date of the contract in line "Interest and fee receivables" item or "Interest and fee payables" item in the statement of financial position. The difference is subsequently allocated to "Net gain/(loss) from foreign currency trading" item using straight-line method over the term of the contract.

As at the date of the financial statements, commitments of foreign currency forward and swap contracts are revaluated and exchange differences arising from the revaluation of foreign currency denominated balances of forward contracts are recognized in the "Net gain/(loss) from foreign currency trading" item in the statement of profit or loss.

Loans to customers

Loans to customers are disclosed and presented at their principal amounts outstanding at the end of the reporting period.

Short-term loans are those with a repayment date within less than 1 year of the loan disbursement date. Medium-term loans are those with a repayment date between 1 to 5 years of the loan disbursement date. Long-term loans are those with a repayment date of more than 5 years from the loan disbursement date.

Loans to customers are derecognized when the rights to receive cash flows from the loans end or when the Bank transfers to the buyer the significant risks and rewards associated with the ownership of the loans.

For the loans sold to Vietnam Asset Management Company ("VAMC"), the Bank shall remove them from the statement of financial position in accordance with the guidance in Official Letter No. 8499/NHNN-

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2026 to March 31, 2026

Form: B05/TCTD
Unit: VND million

TCKT dated 14 November 2013 issued by the SBV ("Official Letter 8499") and Official Letter No. 925/NHNN-TCKT dated 19 February 2014 issued by the SBV ("Official Letter 925").

Provision for credit losses

Classification of loans and provision for credit losses

In accordance with Circular 31 and Decree 86, credit institutions are required to implement loan classification and credit risk provisioning. Loan classification and credit risk provisioning in compliance with Circular 31 and Decree 86 are applied to Assets (hereinafter referred to as "debts") including:

- Loans;
- Financial leasing;
- Discounts, rediscounts of negotiable instruments and other valuable papers;
- Factoring;
- Credit facilities in the form of credit card issuance;
- Payments on behalf under off-balance-sheet commitments;
- Amounts for purchase and entrustment of purchase of corporate bonds (including bonds issued by other credit institutions) which have not yet been listed on stock exchanges or have not yet been registered for trading on the Upcom trading market (hereinafter referred to as unlisted bonds), excluding the purchase of unlisted bonds with trusted funds to which the trustee bears the risk;
- Credit granting entrustment;
- Deposits at other credit institutions and foreign bank branches in Vietnam (except for current accounts and deposits at Vietnam Bank for Social Policies in accordance with the regulations of the SBV on maintaining balance of deposits Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law, and making deposits at overseas credit institutions;
- Debt sale and purchase according to the State Bank's regulations on purchasing and selling debt;
- Repurchase of Government bonds in the stock market in accordance with law on issuance, registration, depository, listing and trading of Government debt securities in the stock market;
- Purchase of promissory notes, bills and certificates of deposit issued by other credit institutions and foreign banks' branches.

Specific provision is made based on the net credit risk exposure of each item using the prescribed provision rates as follows:

Group	Category	Provision rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2026 to March 31, 2026

Form: B05/TCTD
Unit: VND million

4	Doubtful	50%
5	Loss	100%

Official Dispatch No. 4848/NHNN/TCKT ("Official Dispatch 4848") provides guidance on accounting procedures for letter of credit (L/C) transactions and other business activities related to letters of credit. The State Bank of Vietnam has issued Official Dispatch 4848, effective from June 11, 2025, which provides detailed guidance on the accounting regime applicable to letter of credit transactions.

Writing off bad debts

Provision is recorded in the statement of profit or loss as an expense and will be used to write off bad debts. In accordance with Decree 86, the Bank must set up Risk Settlement Committee to write off bad debts if they are classified into Group 5, or if legal entity borrowers are liquidated or bankrupted, or if individual borrowers are deceased or missing.

Debt purchased

Debts purchased are recognized on the basis of amounts paid to purchase the debts and classified into group with a risk level not lower than that of group before purchased.

In case the debt purchase price is less than or equal to the principal balance of the purchased debt.

The principal amount collected under the credit contract of the purchased debt, the credit institution or foreign bank branch purchasing the debt, recording the recovery into the amount purchased. In case, the debt purchase amount has been fully recovered, the remaining principal amount (the remaining difference between the principal amount of the purchased debt and the debt purchase amount) is recognized in income.

The amount of and interest earned under the credit contract of the purchased debt, the credit institution or foreign bank branch purchasing the debt records in income.

In case the debt purchase price is greater than the principal balance of the purchased debt.

The principal and interest amount collected under the credit contract of the purchased debt, the credit institution or foreign bank branch purchasing the debt, recording the recovery into the amount purchased. At the time when the remaining amount of purchased debt is less than or equal to the principal balance of the purchased debt at that time, the amount of principal and interest collected under the credit contract of the purchased debt, credit institutions, foreign bank branches that purchase debt shall handle according to the provisions.

If the debt purchase amount cannot be fully recovered, the credit institution or foreign bank branches shall handle the unrecoverable amount in accordance with regulations on financial regime of the credit institution, foreign bank branches and relevant laws.

The Bank classifies and makes provision of debts purchased in compliance with regulations of making provision and using provision to write off bad debts presented in Note on Provision for credit losses.

Classification of off-balance-sheet commitments

The Bank classifies guarantee, acceptances of payment and unconditional, irrevocable loan commitments with specific effective date (collectively referred to as "off-balance-sheet commitments") into groups as stipulated in Article 09, Article 10 or Article 11 of Circular 11 and the customer's debt group provided by the Credit Information Center ("CIC") of the State Bank of Vietnam. Accordingly, off-balance-sheet commitments are classified by risk level as follows: Standard, Special mention, Substandard, Doubtful and Loss.

Investments

Investment securities

Available-for-sale securities

Available-for-sale securities include debt and equity securities that the Bank holds less than 20% of voting rights for investment and ready-for-sale purposes. These securities are not frequently traded but can be sold at any time once they are profitable, and the Bank is neither the founding shareholder/strategic partner nor capable of controlling, to some extent, the process of initiating and approving financial and operational policies of the investee through a written agreement on delegating personnel for representation in the Board of Directors/Board of Management.

Available-for-sale equity securities are recognized at cost at the transaction date and subsequently recorded at cost during the holding period. Available-for-sale debt securities are initially recognized at par value at the transaction date. Accrued interest before the acquisition date (for debt securities with interest payment in arrears) or interest income received upfront awaiting amortisation (for debt securities with interest payment in advance) is recorded in a separate account. Any discount or premium, which is the difference between the cost and the amount equal to par value plus (+) accrued interest before the acquisition date (if any) or minus (-) interest received upfront awaiting amortisation (if any), is also recorded in a separate account.

During the term of those securities, available-for-sale securities are recorded at par value minus/plus remaining discount/premium after being amortised into the statement of profit or loss using the straight-line method over the remaining term of securities. Interest payment in arrears is recorded as follows: accumulative interest income before the purchasing date is deducted from the cost of such securities and the same amount is credited into the accrued interest income; accumulative interest income after the purchasing date is recognised as the Bank's income on an accrual basis. Interest received upfront is amortised into the statement of profit or loss using the straight-line method over the investment period.

Periodically, available-for-sale securities are subject to impairment review. Provision for securities that are

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fallen within the scope of Decree 86 are made in accordance with Decree 86. Provision for impairment of securities that are not fallen within the scope of Decree 86 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded in the statement of profit or loss as "Net gain/(loss) from investment securities".

Transactions of debts purchasing between Vietnam Asset Management Company ("VAMC") and other credit institutions Special bonds issued by VAMC are term valuable papers issued by VAMC for purchasing bad debts of the Bank.

The Bank accounts for bad debt sold in exchange for special bonds issued by VAMC in accordance with guidance in Official Letter No. 8499/NHNN-TCKT issued by the SBV on 14 November 2013 ("Official Letter 8499") and Official Letter No. 925/NHNN-TCKT issued by the SBV on 19 February 2014 ("Official Letter 925"). The special bonds are classified as held-to-maturity securities, initially measured at par value at transaction date and subsequently measured at par value less allowance for losses.

For each bad debt amounts sold to VAMC, the Bank receives one special bond issued by VAMC. Par value of special bonds equals to carrying amount of loan principal balance of the bad debt less specific allowance made but not yet utilized for such bad debt.

Upon completing the procedures of selling bad debts, the Bank writes down the book value of the bad debts, uses the specific allowance made but not yet utilized and derecognize interest receivables recorded in off-balance sheet account. At the same time, the Bank recognizes special bonds issued by VAMC as held-to-maturity securities issued by local economic entities.

For special bonds issued by VAMC, specific allowance is calculated and provided in accordance with the guidance in Circular No. 19/2013/TT-NHNN dated 6 September 2013 issued by the SBV on the purchase, sale, settlement of bad debts of VAMC ("Circular 19") and Circular No. 14/2015/TT-NHNN dated 28 August 2015 issued by the SBV, Circular No. 08/2016/TT-NHNN dated 16 June 2016 issued by the SBV and Circular No. 09/2017/TT-NHNN dated 14 August 2017 issued by the SBV on amendments and supplement to some articles of Circular 19.

Accordingly, the minimum specific allowance required to be provided each year during the term of special bonds is the positive difference between the (Par value of the special bonds divided by the term of the bonds multiplied with the number of accumulated years from the issuance date) less (The accumulated total debt collecting amount of the relevant bad debts as of the provision date and the accumulated specific allowance made as of the preceding provision date of the bonds). On an annual basis within 05 working days prior to the corresponding date of the maturity date of special bonds, the Bank makes the above specific allowance once and is not required to make general allowance for the special bonds.

Provision for special bonds is recognized in the statement of profit or loss of the Bank.

Reclassification

According to Official Letter No. 2601/NHNN-TCKT dated 14 April 2009 by the SBV, reclassification after transaction date is made only once for each item of investment securities. In special cases or in case a large number of securities has to be reclassified (greater than or equal to 50% of total value of the portfolio), the

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Bank will disclose the effect of reclassification on total assets, liabilities, equity, income and expenses of the Bank in the financial statements.

Other long-term investments

Other long-term investments represent the Bank's capital investments in other enterprises at which the Bank neither have control nor significant influence. The investments are initially recognized at cost at the transaction date and always carried at that cost during the subsequent holding period.

Provision for impairment of investments

Provision for impairment of investments in subsidiaries, joint ventures, associates and other long-term investments is made when the investee is operating at loss in accordance with prevailing accounting regulations.

Provision for impairment of long-term investments is recognized as an operating expense in the statement of profit or loss. In case an investment is made in listed shares or the fair value of an investment is reliably determined, the provision is made based on the market value of the stock (similar to the provision for impairment of trading securities).

Recognition

The Bank recognizes investment securities and other investments at the date when contracts are signed and effective (transaction-date based policy). Investment securities and other investments are initially recognized at cost. After initial recognition, investment securities and other investments are recognized under the above accounting policies.

Derecognition

Investments in securities are derecognized when the rights to receive cash flows from the investments end or when the Bank transfers to the buyer the significant risks and rewards associated with the ownership of the investments.

Repurchase and Reverse Repurchase Agreements

Securities sold under agreements to repurchase at a specific date in the future (repos) are recorded in the financial statements. The corresponding cash receipt is recognized in the statement of financial position as a liability. The difference between the sale price and the repurchase price is allocated to the statement of profit or loss over the agreement validity period using the straight-line method based on the contractual interest rate.

Securities purchased under agreements to resell at a specific date in the future (reverse repos) are not recognized in the financial statements. The corresponding cash payment is recognized in the statement of financial position as "Loans to customers". The difference between the purchase price and resale price is

allocated to the statement of profit or loss over the agreement validity period using the straight-line method based on the contractual interest rate.

Trust activities and trusted funds

The value of trusted funds is recorded when the trust contracts have been signed and trusted funds have been realised. Rights and obligations of the trustor and trustee relating to profit and profit sharing, trust fee, other rights and obligations are in compliance with the terms of the signed contracts. The assets that are held under custody services are not considered as assets of the Bank and therefore, they are not recognized in the financial statements of the Bank.

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed asset comprises all the Bank's purchase price plus any directly attributable costs of bringing the asset to the working condition for its intended use.

Expenditures for additions, improvements and renewals are capitalized and expenditures for maintenance and repairs are charged to the statement of profit or loss when incurred. When assets are sold or disposed, their cost and accumulated depreciation are written off from the statement of financial position and any gains or losses resulting from their disposals are recorded in the statement of profit or loss.

Intangible assets

Intangible assets are stated at cost less accumulated amortization. The cost of an intangible asset comprises all the Bank's expenditures paid to acquire the asset until it is put into use.

Expenditures for improvements and renewals are capitalized; other expenditures are charged to the statement of profit or loss when incurred. When intangible assets are sold or disposed, their cost and accumulated amortisation are written off from the statement of financial position and any gains or losses resulting from their disposals are recorded in the statement of profit or loss.

Leasing

A lease is classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

At the date of receiving the leased items, the Bank recognizes assets held under finance leases as fixed assets and liabilities under finance leases in the statement of financial position at the fair value of the lease assets or, if lower, at the net present value of the minimum lease payments. Finance lease payments are divided into financial expenses, which comprises interest on finance lease and principal payable in each period in equal instalments.

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Finance lease assets are depreciated in the same way as applicable to other fixed assets of the same group owned by the Bank. If there is uncertainty that the Bank will purchase the lease assets at the end of the lease term, finance lease assets are depreciated over the lease term stated in the contracts or, if shorter, the useful life of the lease assets.

Operating lease assets are recognized off statement of financial position. Rentals under operating leases are recorded in "Other operating expenses" on a straight-line basis over the lease term.

Depreciation and amortization

Depreciation and amortization of tangible fixed assets and intangible assets are calculated on a straight-line basis over the estimated useful lives of the assets.

<u>Assets</u>	<u>Estimated useful live</u> <u>(Years)</u>
Buildings and structures	5 – 50
Machinery and equipment	5 – 7
Motor vehicles	8 – 10
Management tools and equipment	3 – 5
Other tangible fixed assets	4 – 5
Computer software	2 – 5
Other intangible assets	2 – 4

The cost of the land use rights is not amortized if it is granted by the Government of Vietnam for an indefinite term. The cost of the land use rights with definite term is amortized over the granted term.

Prepayments

Prepayments include actual expenses that have arisen but are related to the results of production and business activities of multiple accounting periods. Prepayments comprise prepaid office rentals and other long-term prepaid expenses.

Office rentals represent the amounts which have been paid in advance. Prepaid office rental is charged to the statement of profit or loss using the straight-line method over the rental period.

Other long-term prepayments include repair, maintenance costs for assets, costs of tools and supplies issued for consumption, which are expected to provide future economic benefits to the Bank. These expenses are capitalized as prepayments, and are allocated to the statement of profit or loss using the straight-line method over the period of one year or more, but not exceeding three years in accordance with prevailing accounting regulations.

Receivables

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Receivables other than those from credit activities in the Bank's operation are initially recognized at cost and subsequently recorded at cost. Other receivables are subject to impairment review based on the overdue status or based on the expected loss for the following cases: institutional debtors who have fallen into bankruptcy or have been in the process of dissolution; or individual debtors who are missing, escaping, prosecuted, on trial or passed away even though receivables are not overdue. Provision expense incurred is recorded as "Operating expenses" in the statement of profit or loss during the year.

Provision rates for overdue receivables are applied in accordance with the prevailing accounting regulations.

Other provisions

Other provisions are recognized when the Bank has a present obligation as a result of a past event, and it is probable that the Bank will be required to settle that obligation. Other provisions are measured at the management's best estimate of the expenditure required to settle the obligation at the reporting date.

Capital and reserves

Common shares

Common shares are classified as owners' equity of the Bank.

Reserves

Reserves are used for specific purposes and are appropriated from the Bank's profit after tax based on the regulated ratios in the following sequence:

- Charter capital supplementary reserve: 10% of profit after tax but not exceeding the Bank's charter capital;
- Financial reserve fund: 10% of profit after tax;
- Other reserves, if any, will be approved by the shareholders at the Annual General Shareholders' Meeting.

Revenue and expenses

Interest income and interest expense

Income and expenses from interest on investments in securities are recorded on the accrual basis. Accrued interest income of overdue securities is not recognized in the statement of profit or loss for the year and is recorded as an off-balance sheet item and is only recognized in the statement of profit or loss when it is actually received.

Income from service charges and commissions

Income from service charges and commissions is recognized on the accrual basis.

Income from guarantee activities

Income from guarantee activities is recognized on the accrual and allocation bases.

Recognition of dividends and profits received

Cash dividends and profits received from investment and capital contributions activities are recorded in the statement of profit or loss when the Bank's right to receive dividends and profits has been established. Share dividends, which are distributed from profits of joint stock companies, are recognized neither as an increase in the value of received shares nor financial income in the financial statements but are only used for tracking the increase in the number of shares according to Circular No. 22/2017/TT-BTC dated 29 December 2017 issued by the State Bank of Vietnam.

Taxation

Corporate income tax expense represents the sum of the current corporate income tax expense and deferred tax.

The current corporate income tax expense is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the statement of profit or loss because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on temporary differences between carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases. Deferred tax liabilities are generally recognized for all taxable temporary differences, unless they occurred from the initial recognition of an asset or liability of a transaction which has no impact on accounting profit or taxable profit/(loss) at the transaction date. Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset is realized. Deferred tax is charged or credited to profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Bank intends to settle its current tax assets and liabilities on a net basis.

The determination of the current corporate income tax expense is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

Employee benefits

Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank by the Social Insurance Agency. The Bank is required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17% of the employee's monthly salary for their working period. In addition, the Bank also uses its Welfare Fund to pay one-time retirement benefits to employees under the Bank's regulations.

Severance allowance

According to Article 46 of Labour Code 2019, the Bank is responsible to pay severance allowance for employees who have regularly worked at the Bank for 12 months or more, half-month salary allowance for each working year before 01 January 2009. The working period used for calculation of severance allowance excludes the period that employees benefit from unemployment insurance and the working period that employees have received severance allowance, retrenchment benefit from employers.

Retrenchment benefits

According to Article 47 of Labor Code 2019, the Bank is responsible to pay retrenchment benefits for employees who have regularly worked at the Bank for 12 months or more but are retrenched from their jobs as a result of organizational restructuring, technological changes, economic reasons, business combination, consolidation or split. For each year of employment, the employee is entitled to one-month salary but not less than two times the average salary of 06 consecutive months immediately preceding the job loss date. The working period used for calculation of retrenchment benefits excludes the period that employees benefit from unemployment insurance and the working period that employees receive severance allowance, retrenchment allowance from employers.

Unemployment insurance

According to Circular No. 15/2023/TT-BLDTBXH dated 29 December 2023 ("Circular 15") guiding the implementation of certain articles Circular No. 28/2015/TT-BLDTBXH dated 31 July 2015 ("Circular 28") of the Ministry of Labor - Invalids and Social Affairs and Decree No. 28/2015/ND-CP of the Government dated 12 March 2015 regulating the implementation of the Employment Law's provision on unemployment insurance, from 01 January 2009, the Bank is obliged to pay unemployment insurance for eligible employees at 1% of their salary fund allocated for unemployment insurance.

Related parties

The parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making decisions on financial and operating policies. A party is considered as a related party with the Bank if:

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- (a) Directly or indirectly through one or more intermediaries, the party:
- Controls, or is controlled by, or is under common control by the Bank (including the holding company and its subsidiaries);
 - Contributes capital to the Bank and therefore has significant influence over the Bank;
 - Has joint control over the Bank;
- (b) The party is a joint venture or an associate of which the Bank is a venturer or an investor;
- (c) The party has a key management personnel who is also a member of the Board of Directors, Board of Supervisors, and Board of Management of the Bank;
- (d) The party is a close member of the family of any individual referred to in (a) or (c); or
- (e) The party is an entity that is, directly or indirectly controlled, jointly controlled or significantly influenced by, or of which, significant voting power in such entity resides with, any individual referred to in (c) or (d).

Offsetting

Financial assets and liabilities are offset and the net amounts are reported in the statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

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VI. NOTES ON THE STATEMENT OF FINANCIAL POSITION

1. CASH, GOLD AND GEMSTONES

	<u>31/03/2026</u>	<u>31/12/2025</u>
Cash on hand in VND	463,728	245,800
Cash on hand in foreign currencies	588,196	80,007
	<u>1,051,924</u>	<u>325,807</u>

2. BALANCES WITH THE STATE BANK OF VIETNAM ("THE SBV")

	<u>31/03/2026</u>	<u>31/12/2025</u>
Deposits at the State Bank of Vietnam	1,630,966	2,476,429
<i>In VND</i>	1,627,763	2,465,337
<i>In foreign currencies</i>	3,203	11,092
	<u>1,630,966</u>	<u>2,476,429</u>

Balances with the SBV include demand deposits and compulsory deposits. According to the regulations of the SBV, the Bank must maintain a certain reserve at the SBV in the form of compulsory reserve. The average monthly required reserve balance must not be lower than the previous month's average deposit balance multiplied by the corresponding required reserve ratio.

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3. PLACEMENTS WITH OTHER CREDIT INSTITUTIONS

	<u>31/03/2026</u>	<u>31/12/2025</u>
3.1.Placements with other credit institutions		
Demand deposits	6,038,997	5,811,076
- In VND	5,112,557	5,148,877
- In foreign currencies	926,440	662,199
Term deposits	24,232,906	22,540,477
- In VND	23,313,859	21,621,955
- In foreign currencies	919,047	918,522
	<u>30,271,903</u>	<u>28,351,553</u>
3.2.Loans to other credit institutions		
- In VND	-	-
- In foreign currencies	-	-
- Provision for loans to other credit institutions	-	-
	<u>-</u>	<u>-</u>
	<u>30,271,903</u>	<u>28,351,553</u>

Analysis of placements with other credit institutions

Standard	<u>24,232,906</u>	<u>22,540,477</u>
	<u>24,232,906</u>	<u>22,540,477</u>

4. TRADING SECURITIES

No occurrence during the period.

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5. DERIVATIVES AND OTHER FINANCIAL ASSETS/(LIABILITIES)

Targets	The total value of the contract	Total accounting value	
		Assets	Liabilities
<u>Closing balance</u>			
Currency derivatives	7,620,020	31,033	28,392
Currency forwards	1,288,800	-	28,392
Currency swaps	6,331,220	31,033	-
<u>Opening balance</u>			
Currency derivatives	12,302,186	210,172	25,060
Currency forwards	2,372,586	-	25,060
Currency swaps	9,929,600	210,172	-

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6. LOANS TO CUSTOMERS

	<u>31/03/2026</u>	<u>31/12/2025</u>
Loans to local economic entities and individuals	44,382,481	46,339,074
Loans of commercial papers and valuable papers	-	1,051
Payments made on behalf of customers	115	29
Loans by funding, investment entrusts	-	488
Total	<u>44,382,596</u>	<u>46,340,642</u>
Analysis of loan portfolio by quality		
	<u>31/03/2026</u>	<u>31/12/2025</u>
Standard	41,395,261	43,609,269
Special mention	1,198,085	1,639,592
Sub-standard	857,813	219,548
Doubtful	329,850	259,253
Loss	601,587	612,980
	<u>44,382,596</u>	<u>46,340,642</u>
Analysis of loans portfolio by original term		
	<u>31/03/2026</u>	<u>31/12/2025</u>
Short-term loans (under one year)	25,616,019	27,543,747
Medium-term loans (from one year to five years)	4,423,598	4,600,242
Long-term loans (over five years)	14,342,979	14,196,653
	<u>44,382,596</u>	<u>46,340,642</u>
Analysis of loan portfolio by currency		
	<u>31/03/2026</u>	<u>31/12/2025</u>
Loans denominated in VND	44,134,276	46,069,870
Loans denominated in foreign currencies	248,320	270,772
	<u>44,382,596</u>	<u>46,340,642</u>

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Analysis of loan portfolio by type of businesses

	<u>31/03/2026</u>	<u>31/12/2025</u>
State owned entities	108,781	1,325
Single-member limited liability company wholly owned by the State (100% of charter capital)	51,908	181,344
Limited liability company with two or more members in which the State holds more than 50% of the charter capital or exercises controlling power.	717,535	736,827
Other types of limited liability companies	5,580,861	6,416,772
Private entities	5,660	6,307
Other types of joint stock companies	22,240,971	21,222,105
Foreign invested companies	-	125,969
Cooperatives and cooperative unions	15,836	14,200
Household businesses and individuals	15,201,079	17,635,793
Other sectors	459,965	-
Total	44,382,596	46,340,642

Analysis of loan portfolio by sector

Agriculture, forestry and fisheries	1,515,106	2,230,409
Mining	1,076,030	1,146,066
Manufacturing and processing	3,859,482	3,869,847
Electricity, petroleum, hot water, steam and air conditioner	490,555	423,802
Water supplying, waste and sewage processing and management	21,964	20,743
Construction	5,491,719	5,514,453
Wholesale and retail; repair of motor vehicles, motorcycles and others vehicles	6,455,612	6,407,522
Transport and warehousing	856,714	852,386
Accommodation and food services	1,790,403	2,055,420
Information and communication	247,331	250,263
Financial and insurance activities	8,050,500	7,452,700
Real estate business	5,205,017	4,536,243
Specialization, scientific and technology activities	108,348	123,970
Administration activities and supporting services	106,628	272,104
Activities of the Communist Party, socio-political organizations, state management, international security	1,142	1,159
Education and training	159,821	174,413
Health and social assistance activities	295,197	320,312
Other service activities	2,769,999	3,607,047
Art, amusement, entertainmen	157,056	158,236
Employment activities in households, goods production and services rendering for household self-consumption	5,723,972	6,923,547
Industry of international organizations and agencies	-	-
Total	44,382,596	46,340,642

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Movements in provisions for credit losses of loans to customers for the year ended 31 March 2026 are as follows:

	Specific provision	General provision	Total
Opening balance	216,538	342,957	559,495
Provision (reversed)/made during the period	294,139	(14,600)	279,539
Provision used for bad debts written off during the period	(281,768)	-	(281,768)
Closing balance	228,909	328,357	557,266

7.DEBTS PURCHASED

	31/03/2026	31/12/2025
Debts purchased by VND	-	628,287
Buy debt in foreign currency	-	-
Provision for credit losses of debts purchased	-	(4,712)
Total	-	623,575

The values of principal of the debts purchased

	31/03/2026	31/12/2025
Standard	-	628,287
Special mention	-	-
Sub-standard	-	-
Doubtful	-	-
Loss	-	-
	-	628,287

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8.INVESTMENT SECURITIES

	31/03/2026	31/12/2025
8.1 Available-for-sale investment securities	6,248,662	8,144,499
a. Debt securities	6,248,662	8,144,499
Debt securities issued by the Government	2,250,128	2,250,449
Debt securities issued by other domestic credit institutions	3,802,160	5,697,654
Debt securities issued by domestic economic entities	196,374	196,396
Debt Securities foreign	-	-
b. Equity securities	-	-
Equity Securities issued by other domestic credit institutions	-	-
Equity securities issued by other domestic credit institutions	-	-
Equity securities foreign	-	-
8.2 Held-to-maturity investment securities	2,097,519	2,097,519
a. Held-to-maturity investment securities (excluding special bonds issued by VAMC)	1,000,000	1,000,000
Debt securities issued by the Government	-	-
Debt securities issued by other domestic credit institutions	1,000,000	1,000,000
Debt securities issued by domestic economic entities	-	-
Debt Securities foreign	-	-
b. Special bonds issued by VAMC	1,097,519	1,097,519
8.3 Analysis of the quality of investment securities classified as credit risk assets	4,296,374	6,096,396
8.4 provision for impairment of investment securities	(557,042)	(557,042)
a. Provision for impairment of available-for-sale securities	(1,473)	(1,473)
Trong đó: - Provision for impairment	-	-
- General provision	(1,473)	(1,473)
- Specific provision	-	-
b. Provision for held-to-maturity securities	(555,569)	(555,569)
<i>Provision for investment securities held to maturity (excluding special bonds issued by VAMC)</i>	<i>-</i>	<i>-</i>
<i>Provision for special bonds issued by VAMC</i>	<i>(555,569)</i>	<i>(555,569)</i>

- (i). Treasury bonds with a term from 5 years to 20 years in VND issued by the State Treasury. These bonds have annual interest rates from 1.9% per year to 6.0% per year. Interest is paid annually;
- (ii). Certificate of deposit with term from 6 months to 15 months in VND issued by other domestic Credit Institutions. This certificate of deposit has interest rate from 5%/pre year to 8.9% per year;
- (iii). Bonds issued by VAMC with a term of 5 years and interest rate of 0%.
- (iv). The bonds issued by the credit institution have a 2-year term in VND has interest rate from 6.8%/pre year. Interest is paid annually;

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9. CAPITAL CONTRIBUTION, LONG-TERM INVESTMENTS

	<u>31/03/2026</u>	<u>31/12/2025</u>
Vietnam Pyramid New Technology Corporation	41	41
PTN Chemical Joint Venture Company	<u>89</u>	<u>488</u>
	<u>130</u>	<u>529</u>
<i>Provision for impairment of investments in subsidiaries</i>	<u>(41)</u>	<u>(41)</u>
	<u>89</u>	<u>488</u>

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10. TANGIBLE FIXED ASSETS

Items	Buildings, structures	Machinery, equipment	Motor vehicles	Management tools and equipment	Others tangible fixed assets	Total
Cost						
Opening balance	196,297	4,068	116,469	227,310	13,439	557,583
New purchases for the year	-	-	-	385	1,057	1,442
Complete basic construction investment	-	-	-	-	-	-
Increase in warehouse output	-	-	-	-	-	-
Other increase	-	-	-	-	-	-
Conversion to investment real estate	-	-	-	-	-	-
Disposals	44	-	37,021	254	-	37,319
Other decreases	-	-	-	-	-	-
Closing balance	196,253	4,068	79,448	227,441	14,496	521,706
Accumulated depreciation						
Opening balance	56,398	3,979	59,820	187,374	5,411	312,982
Depreciation for the year	1,219	7	2,441	3,857	883	8,407
Other increase	-	-	-	-	-	-
Conversion to investment real estate	-	-	-	-	-	-
Disposals	44	-	6,983	256	-	7,283
Other decreases	-	-	-	-	-	-
Closing balance	57,573	3,986	55,278	190,975	6,294	314,106
Net book value						
Opening balance	139,899	89	56,649	39,936	8,028	244,601
Closing balance	138,680	82	24,170	36,466	8,202	207,600

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11. FINANCIAL LEASE FIXED ASSETS: not incurred at PGBank during the accounting period
12. INTANGIBLE ASSETS

Items	Land use rights	Software computer	Other intangible fixed assets	Total
Cost				
Opening balance	30,917	115,887	1,264	148,068
New purchases for the period	-	1,546	-	1,546
Disposals	-	-	-	-
Other decreases	-	-	-	-
Closing balance	30,917	117,433	1,264	149,614
Accumulated depreciation				
Opening balance	10,382	84,553	229	95,164
Amortisation for the period	371	3,572	94	4,037
Other increase	-	-	-	-
Disposals	-	-	-	-
Other decreases	-	-	-	-
Closing balance	10,753	88,125	323	99,201
Net book value				
Opening balance	20,535	31,334	1,035	52,904
Closing balance	20,164	29,308	941	50,413

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13. INVESTMENT REAL ESTATE: Not applicable to PGBank

14. OTHER ASSETS

	<u>31/03/2026</u>	<u>31/12/2025</u>
14.1 Receivables	1,052,648	566,090
External receivables	1,012,971	541,729
Internal receivables	25,883	22,500
Construction in progress	13,794	1,861
14.2 Interest and fee receivables	706,339	642,114
14.3 Other assets	122,070	111,897
14.4 Provision for impairment of other assets on the statement of financial position	-	(206,521)
	<u>1,881,057</u>	<u>1,113,580</u>

15. GOODWILL: During the period, there was no occurrence at PGBank.

16. DEPOSITS AND BORROWINGS FROM GOVERNMENT, SBV

	<u>31/03/2026</u>	<u>31/12/2025</u>
Borrowings the State Bank of Vietnam	267,349	971,806
	<u>267,349</u>	<u>971,806</u>

17. DEPOSITS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

	<u>31/03/2026</u>	<u>31/12/2025</u>
17.1 Deposits of other credit institutions		
Demand deposits from other credit institutions	5,276,216	5,273,980
<i>In VND</i>	5,013,631	5,011,545
<i>In foreign currency</i>	262,585	262,435
Term deposits from other credit institutions	22,627,629	22,671,891
<i>In VND</i>	21,314,704	21,622,151
<i>In foreign currency</i>	1,312,925	1,049,740
	<u>27,903,845</u>	<u>27,945,871</u>
17.2 Borrowings from other credit institutions		
<i>In VND</i>	-	539,000
<i>In foreign currency</i>	-	-
	<u>-</u>	<u>539,000</u>
Total Deposits and borrowings from other credit institutions	<u>27,903,845</u>	<u>28,484,871</u>

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18. DEPOSITS FROM CUSTOMERS

	<u>31/03/2026</u>	<u>31/12/2025</u>
Demand deposits	7,528,049	8,696,387
<i>In VND</i>	<i>7,392,264</i>	<i>8,586,167</i>
<i>In foreign currency</i>	<i>135,785</i>	<i>110,220</i>
Term deposits	38,894,209	39,576,106
<i>In VND</i>	<i>38,762,722</i>	<i>39,435,656</i>
<i>In foreign currency</i>	<i>131,487</i>	<i>140,450</i>
Deposits for specific purposes	481	87
Margin deposits	612,620	187,837
	<u>47,035,359</u>	<u>48,460,417</u>

Customer deposit portfolio by type of customer	<u>31/03/2026</u>	<u>31/12/2025</u>
Economic entities	14,396,270	15,090,098
Individuals	32,639,089	33,370,319
	<u>47,035,359</u>	<u>48,460,417</u>

19. FUNDING, INVESTMENT TRUST, LOANS TO CREDIT INSTITUTIONS AT RISK

	<u>31/03/2026</u>	<u>31/12/2025</u>
Entrusted funding capital in VND. (*)	-	-
	<u>-</u>	<u>-</u>

20. VALUABLE PAPERS ISSUED

	<u>31/03/2026</u>	<u>31/12/2025</u>
- <i>In VND</i>	2,020,000	3,200,000
- <i>In foreign currency</i>	-	-
	<u>2,020,000</u>	<u>3,200,000</u>

21. OTHER LIABILITIES

	<u>31/03/2026</u>	<u>31/12/2025</u>
Interests and fees payable	1,049,642	1,005,773
Other payables and liabilities	353,507	172,052
Internal payables	3	37,866
External payables	318,475	98,094
Bonus and welfare funds	35,029	36,092

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22. OWNER'S EQUITY

	Charter capital	Investment and development fund	Investment and development fund	Financial reserve	Charter capital supplementary reserve	Retained earnings	Total
Balance as at 01/01/2026	5,499,964	(1,163)	650	311,990	75,576	658,235	6,545,253
Profit after tax for the year	-	-	-	-	-	220,368	220,368
Capital increase	1,315,912	(14)	-	-	-	-	1,315,897
Appropriation for the year	-	-	-	-	-	-	-
Appropriation of profits for capital increase	-	-	-	-	-	-	-
Others	-	-	-	-	-	(158)	(158)
Balance as at 31/03/2026	6,815,876	(1,177)	650	311,990	75,576	878,445	8,081,361
Balance as at 01/01/2025	4,200,000	-	650	278,010	41,596	645,794	5,166,050
Profit after tax for the year	-	-	-	-	-	580,863	580,863
Capital increase	1,299,964	(1,163)	-	-	-	-	1,298,801
Appropriation for the year	-	-	-	33,980	33,981	(67,961)	-
Distributed for the year	-	-	-	-	-	(499,964)	(499,964)
Others	-	-	-	-	-	(497)	(497)
Balance as at 31/12/2025	5,499,964	(1,163)	650	311,990	75,577	658,235	6,545,253

Details of the Bank's capital at 31 December 2025

	Ordinary shares	Percentage of ownership
Gia Linh Trading Development and Import Export Company Limited	605,159	8.879%
Cuong Phat International Joint Stock Company	625,609	9.179%
Vu Anh Duc Trading Joint Stock Company	617,220	9.056%
Other shareholders	4,967,888	72.887%
	<u>6,815,876</u>	<u>100.00%</u>

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Basic earnings per share explanation:

	Division	31/03/2026	31/12/2025
Profit for calculating basic earnings per share	VND	220,367	580,863
Number of shares at the beginning of the year	Shares	549,996,424	420,000,000
Number of shares issued during the year	Shares	1,315,912	99,859,634
Average number of common shares outstanding per year	Shares	550,859,077	519,829,634
Basic earnings per share	VND	400	1,117

23. THE BANK'S RESERVES

	Investment and development fund	Financial reserve	Charter capital supplementary reserve	Total
Balance as at 01 January 2025	650	311,990	75,577	388,217
Appropriation for the period	-	-	-	-
Capital increase	-	-	-	-
Balance as at 31 December 2025	650	311,990	75,577	388,217

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V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INCOME STATEMENT

24. INTEREST AND SIMILAR INCOME

	<u>31/03/2026</u>	<u>31/03/2025</u>
Interest income from deposits	296,425	110,728
Interest income from loans to customers	871,928	863,155
Interest income from trading, debt securities	108,460	40,982
- <i>Interest income from trading securities</i>	-	-
- <i>Interest income from investment securities</i>	-	-
Interest leasing income	-	-
Income from guarantee	21,036	23,388
Income from debt purchasing	4,487	1,497
Other incomes from credit activities	16,837	31,160
	<u>1,319,173</u>	<u>1,070,910</u>

25. INTEREST AND SIMILAR EXPENSES

	<u>31/03/2026</u>	<u>31/03/2025</u>
Interest expenses for deposits	808,084	571,062
Interest expenses for borrowings	10,458	3,892
Interest expenses for issuance of valuable papers	40,739	35,793
Interest expenses leasing income	-	-
Expenses for other credit activities	2,346	1,893
	<u>861,627</u>	<u>612,640</u>

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26. NET GAIN FROM SERVICES

	31/03/2026	31/03/2025
Income from settlement services	6,843	7,714
Income from treasury activities	34,861	6,526
Income from agency and trust operations	-	-
Income from consulting services	-	-
Income from insurance business and services	2,897	5,715
Income from providing asset storage services and safe deposit box rental	-	-
Income from other services	22,346	6,472
Income from services	66,947	26,427
Expenses on settlement services	1,898	2,011
Expenses on post and telecommunication	-	-
Expenses on treasury activities	9,887	3,233
Expenses on income from agency and trust operations	-	-
Expenses on consultancy services	779	81
Expenses on commission and brokerage fees	5,816	4,313
Expenses on other services	2,843	3,244
Expenses on services	21,223	12,882
Net gain from services	45,724	13,545

27. NET GAIN FROM FOREIGN CURRENCY TRADING

	31/03/2026	31/03/2025
Income from trading foreign currencies	88,239	14,696
- <i>Income from foreign exchange spot transactions</i>	44,993	9,676
- <i>Income from monetary derivative financial instru</i>	43,246	5,020
Expenses for trading foreign currencies	17,782	1,271
- <i>Expenses for foreign exchange spot transactions</i>	-	3
- <i>Expenses for monetary derivative financial instru</i>	17,782	1,268
Net gain from trading foreign currencies	70,457	13,425

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28. NET LOSS FROM SALE AND PURCHASE OF TRADING SECURITIES

	<u>31/03/2026</u>	<u>31/03/2025</u>
Income from trading securities	-	-
Expenses for trading securities	-	-
Provision reversal for trading securities	-	-
Net gain from sale and purchase of trading securities	<u>-</u>	<u>-</u>

29. NET LOSS FROM INVESTMENT SECURITIES

	<u>31/03/2026</u>	<u>31/03/2025</u>
Income from available-for-sale securities	1,244	2,591
Expenses for available-for-sale securities	3,009	-
Provision reversal for investment securities	-	-
Net loss from investment securities	<u>(1,765)</u>	<u>2,591</u>

30. NET SHARE OF PROFIT IN SUBSIDIARIES, ASSOCIATES, JOINT-VENTURES USING EQUITY METHOD AND DIVIDEND INCOME

	<u>31/03/2026</u>	<u>31/03/2025</u>
Dividends and profits received in the period from capital contribution		
From Business Capital Securities	-	-
From investment securities	-	-
From long-term investments	2,506	-
Other income	-	-
venture	<u>-</u>	<u>-</u>
using equity method and dividend income	<u>2,506</u>	<u>-</u>

31. NET GAIN FROM OTHER OPERATING ACTIVITIES

	<u>31/03/2026</u>	<u>31/03/2025</u>
Income from other activities	135,396	21,313
Expenses on other activities	100,781	3,480
Net gain from other activities	<u>34,615</u>	<u>17,833</u>

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32. OPERATING EXPENSES

	<u>31/03/2026</u>	<u>31/03/2025</u>
Taxes, fees and charges	4,030	3,939
Employees costs	149,939	155,857
In which:	-	-
<i>Salaries and benefits</i>	128,184	132,188
<i>Additional payroll-related expenses</i>	11,398	11,156
<i>Allowances</i>	9,753	11,954
<i>Other expenses for employees</i>	604	560
Expenses related to assets	-	-
Expenses related to assets	56,514	52,757
<i>In which: depreciation and amortization for fixed asset</i>	12,441	12,163
Expenses related to public affairs management	42,546	39,787
In which:	-	-
<i>Per diem</i>	1,131	1,538
<i>Expenses related to union activities</i>	3	41
Insurance for customer deposits	12,059	10,869
Provision expenses long-term investments	-	-
Provision expenses (excluding on-and off-balance sheet credit risk provision expenses; securities risk provision expenses)	-	-
Other operating expenses	-	-
	<u>265,088</u>	<u>263,209</u>

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33. CURRENT CORPORATE INCOME TAX EXPENSE ("CIT")

	<u>31/03/2026</u>	<u>31/03/2025</u>
Profit before tax	275,688	95,946
Adjusted items:		
Less:	2,506	-
<i>Non-taxable income from dividends</i>	-	-
<i>Income from dividends, distributed profits and capital contributions</i>	2,506	-
Add: Other non-deductible expenses	3,420	866
Taxable income	276,602	96,812
CIT rate	20%	20%
CIT expenses based on tax rate	55,320	19,362
Total CIT for the period	55,320	19,362
CIT payable at the beginning of the period	59,501	50,209
CIT paid during the period	(59,713)	(49,480)
Others	-	-
CIT payable at the end of the period	55,108	20,091

34. CASH AND CASH EQUIVALENTS

	<u>31/03/2026</u>	<u>31/12/2025</u>
Cash, gold and gemstones	1,051,924	325,807
Deposits with the State Bank of Vietnam	1,630,966	2,476,429
Placements with other credit institutions	30,271,903	28,351,553
- <i>Demand deposits</i>	6,038,996	5,811,075
- <i>Term deposit with no more than 3 months</i>	24,232,907	22,540,478
	<u>32,954,793</u>	<u>31,153,789</u>

35. NEW PURCHASE AND LIQUIDATION OF SUBSIDIARIES

During the period, there was no occurrence at PGBank.

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36. EMPLOYEES' INCOME

Items	Current period	Current period
I. Total average number of employees during (person)	1893/1881	1942/1972
II. Employees' income	-	-
1. Total salary income	133,590	130,969
2. Bonuses and other income	45,994	44,274
3. Total income (1+2)	179,584	175,243
4. Average monthly income per employee	23.67	23.00
5. Average monthly income	31.82	30.00

37. THE BANK'S OBLIGATIONS TO THE STATE BUDGET

Items	Opening balance	Payable	Paid	Closing balance
Value-added tax	3,995	8,866	5,551	7,310
Corporate income tax	59,501	55,320	59,713	55,108
Other taxes	3,605	9,273	13,109	(231)
Other obligations, fees and charges	-	-	-	-
Total	67,101	73,459	78,373	62,187

38. TYPE AND VALUE OF CUSTOMER COLLATERAL ASSETS

	31/03/2026	31/12/2025
1. Real estate (house, land, car)	45,620,484	45,538,325
2. Goods	5,157,552	4,357,215
3. Stocks, bonds, securities	14,008,395	14,729,054
4. Machinery, equipment, real estate	8,133,948	8,293,141
5. Other	23,400,840	22,642,384
Total	96,321,219	95,560,119

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39. CONTINGENT LIABILITIES AND OTHER COMMITMENTS

	31/03/2026	31/12/2025
1. Credit guarantees	31,662	32,962
2. Foreign currency commitments	12,889,010	19,995,452
3. Letters of credit commitments	885,662	957,548
4. Other guarantees	5,775,756	5,216,277
8. Other commitments	152,954	264,470
9. Uncollected interest from loans	598,426	614,328
10. Bad debt written - off	4,100,250	2,779,238
11. Assets and other documents	2,354,269	2,686,181
Total	26,787,989	32,546,456

40. ENTRUSTMENT AND AGENCY ACTIVITIES OF CREDIT INSTITUTIONS WITHOUT RISK.

As of March 31, 2026, PGBank did not generate any entrustment activities.

41. OTHER OFF-BALANCE SHEET ACTIVITIES THAT EXPOSE THE CREDIT INSTITUTION TO SIGNIFICANT RISKS

None incurred during the period

42. RELATED PARTY TRANSACTIONS AND BALANCES

Details of significant balances with related parties as at 31 March 2026 are as follows:

Related party	Transaction	Value
Members of the Board of Directors/Board of Supervisors/Board of Management and related people	Demand deposit	6,639
	Term deposit	70,288
	Accrued interests payables	1,177
	Interest expenses on deposits	975
Major shareholders	Demand deposit	-
		-
Related parties of members of the Board of Directors and Managements	Loan to customers	3,188
	Accrued interest receivables	14
	Loan interest income	64
	Services receivable	56
Members of the Board of Directors/Board of Supervisors/Board of Management and related people	Buying foreign currency	96
	Sell foreign currency	2,714

43. EVENTS AFTER THE BALANCE SHEET DATE: unarise

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44. GEOGRAPHICAL STRUCTURE OF ASSETS, LIABILITIES AND OFF-BALANCE-SHEET ITEMS

31/03/2026	Total loan balance and debts purchased	Total deposits at SBV and other credit institutions	Total deposits and loans from other credit institutions and valuable papers issued to other credit institutions	Total deposits from customers	Credit commitments	Derivatives (Total contract value)	Trading and investment securities
Domestic	44,382,596	31,388,083	29,923,845	47,035,359	6,846,034	2,641	8,346,181
Overseas	-	514,786	-	-	-	-	-

45. RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

The Bank's Board of Directors has a shared responsibility for establishing and overseeing the Bank's risk management framework. The Bank's Board of Directors has established a Risk Management Committee responsible for developing and overseeing the Bank's risk management policies in each management area. All boards of the Board of Directors have dedicated and non-specialized members and periodically report to the Board of Directors on their activities.

The Bank's risk policy is established to identify and analyze the risks exposed by the Bank, to establish appropriate risk limits and controls, and to monitor risks and adhere to limits. Risk management policies and systems are regularly reviewed to reflect changes in market conditions, products and services provided by the Bank. Through training activities and standards and management systems, the Bank aims to develop a disciplined and positive control environment in which all its employees understand their roles and obligations.

The Bank's Internal Audit Department conducts periodic and unscheduled reviews of risk management control systems and procedures and reports the results of the review to the Board of Directors.

In addition to establishing risk management departments and policies related to financial instruments, the Bank also coordinates with partners in the field of information technology and telecommunications to support risk management by building an integrated system of risk management tools to protect customers, supplier and enhance the sustainable development of the Bank.

46. CURRENCY RISK

Currency risk is the risk that the Bank's asset or value of an investment fluctuates due to changes in foreign exchange rates. The Bank was established and operates in Vietnam with reporting currency of VND. The Bank's assets are denominated mainly in VND and partly in other currencies. The Bank has launched a limit system to manage foreign exchange risks deriving from foreign exchange position held by the Bank. Foreign exchange positions are monitored on a daily basis and hedging strategies are used to ensure that risk management indicators are maintained within the established limits.

47. INTEREST RATE RISK

Interest rate risk is the risk that the Bank must bear when the fluctuation of interest rate adversely influences the Bank's income, the values of assets, liabilities and off-balance-sheet commitments. The repricing term is the remaining term from the date of the financial statements to the latest repricing date of interest rate sensitive assets and liabilities. The following assumptions and conditions are applied when analyzing the interest rate repricing term of the Banks' assets and liabilities:

- ▶ Cash, gold and gemstones; long-term investments; fixed assets; other assets and other liabilities are classified as items which are free of interest rate sensitivity;
- ▶ Balances with the SBV are classified as interest-free for the non-compulsory reserve of VND and compulsory reserve of USD; the remaining balance is classified into a term of up to one month;
- ▶ Trading securities: The repricing term of trading securities is determined based on information about the actual maturity date or remaining holding period as prescribed and the latest repricing date of the securities (for floating rate securities) from the date of the financial statements, whichever is earlier.
- ▶ Placements with and loans to other credit institutions; loans to customers; investment securities; derivative financial instruments and other financial assets; borrowings from the Government and the SBV; deposits and borrowings from other credit institutions; deposits from customers; grants, trusted funds and borrowings where the Bank bears risks and valuable papers issued: The repricing term is determined based on the actual maturity date or the latest re-pricing date (for floating-rate items) calculated from the date of the financial statements, whichever is earlier.

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Unit: VND million

INTEREST RATE RISK REPORT
as at 31 March 2026

Items	Overdue	Not subject to interest rate re-pricing risk VND million	Up to 01 month	From 01 to 03 months	From 03 to 06 months	From 06 to 12 months	From 01 to 05 years	Over 05 years	Total
Assets									
Cash, gold and gemstones	-	1,051,924	-	-	-	-	-	-	1,051,924
Balances with the SBV	-	1,630,966	-	-	-	-	-	-	1,630,966
Placements with and loans to other credit institutions (*)	-	-	25,751,491	4,520,412	-	-	-	-	30,271,903
Trading securities	-	-	-	-	-	-	-	-	2,641
Derivatives and other financial assets	-	-	2,641	-	-	-	-	-	2,641
Investment securities	-	1,087,101	350,000	1,850,000	2,300,000	100,000	846,080	1,813,000	8,346,181
Loans to customers and debts purchased (*)	3,096,748	-	8,356,145	18,192,502	9,905,469	3,638,853	565,686	627,192	44,382,596
Capital contribution, long-term investments (*)	-	130	-	-	-	-	-	-	130
Fixed assets	-	258,015	-	-	-	-	-	-	258,015
Other assets (*)	-	1,881,057	-	-	-	-	-	-	1,881,057
Total assets	3,096,748	5,909,192	34,460,277	24,562,914	12,205,469	3,738,853	1,411,766	2,440,192	87,825,412
Liabilities									
Deposits and borrowings from the SBV and other credit institutions	-	-	24,150,782	4,020,412	-	-	-	-	28,171,194
Deposits from customers	-	-	15,475,940	9,413,501	13,409,600	8,102,624	633,694	-	47,035,359
Derivatives and other financial liabilities	-	-	270,000	1,000,000	50,000	-	700,000	-	2,020,000
Valuable papers issued	-	1,403,150	-	-	-	-	-	-	1,403,150
Other liabilities	-	1,403,150	39,896,722	14,433,913	13,459,600	8,102,624	1,333,694	-	78,629,703
Total liabilities	3,096,748	4,506,043	(5,436,445)	10,129,001	(1,254,132)	(4,363,771)	78,073	2,440,192	9,195,709
On-balance sheet interest sensitivity gap	3,096,748	4,506,043	(5,436,445)	10,129,001	(1,254,132)	(4,363,771)	78,073	2,440,192	9,195,709
Total interest sensitivity gap									

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS

For the period from January 1, 2026 to March 31, 2026

Form: B05/TCTD
Unit: VND million

CURRENCY RISK REPORT
as at 31 March 2026

Targets	EUR converted	USD converted	Other currencies converted	Total
Assets				
Cash, gold and gemstones	2,084	586,111	-	588,196
Deposits with the SBV	-	3,203	-	3,203
Placements with and loans to other credit institutions (*)	14,511	1,826,291	4,685	1,845,487
Trading securities (*)	-	-	-	-
Derivatives and other financial assets	-	1,260,408	-	1,260,408
Loans to customers (*)	-	248,320	-	248,320
Investment securities (*)	-	-	-	-
Capital contribution, long-term investment (*)	-	-	-	-
Fixed assets and investment real estate	-	239,752	3	239,755
Other assets (*)	16,595	4,164,085	4,688	4,185,369
Total assets				1,575,510
Liabilities and owner's equity				267,757
Deposits and loans from the State Bank and other credit institutions	-	1,575,510	-	1,575,510
Deposits of customers	15,649	251,441	667	267,757
Derivatives and other financial liabilities	-	3,838,993	-	3,838,993
Funding, investment trust, loans to credit institutions at risk	-	-	-	-
Chief Executive Officer	-	-	-	-
Other liabilities	547	5,636	-	6,183
Capital and reserves	-	-	-	-
Total liabilities and owner's equity	16,196	5,671,580	667	5,688,442
On-balance-sheet currency position	400	(1,507,494)	4,021	(1,503,073)
Off-balance-sheet currency position	-	262,585	-	262,585
On and off-balance-sheet currency position	400	(1,244,909)	4,021	(1,240,488)

Note: (*)Excluding provision for credit risk

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS

For the period from January 1, 2026 to March 31, 2026

Form: B05/TCTD
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LIQUIDITY RISK REPORT
as at 31 March 2026

Items	Overdue		Current				Total
	Over 03 months	Due within 03 months	Due within 01 month	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	
Assets							
Cash, gold and gemstones	-	-	1,051,924	-	-	-	1,051,924
Balances with the SBV	-	-	1,630,966	-	-	-	1,630,966
Placements with and loans to other credit institutions (*)	-	-	25,751,491	4,520,412	-	-	30,271,903
Chứng khoán kinh doanh (*)	-	-	-	-	-	-	-
Derivatives and other financial assets	-	-	2,641	-	-	-	2,641
Loans to customers (*)	1,804,957	1,291,634	3,466,954	11,899,996	11,801,829	7,553,762	44,382,596
Investment securities (*)	-	-	547,985	1,693,986	2,403,185	1,902,056	8,346,181
Long-term investments (*)	-	-	-	-	-	-	130
Fixed assets	-	-	-	-	-	258,015	258,015
Other assets (*)	-	-	-	-	-	1,881,057	1,881,057
Total assets	1,804,957	1,291,634	32,451,962	18,114,394	14,205,013	11,336,875	87,825,412
Liabilities							
Deposits and borrowings from the Government and the State Bank of Vietnam	-	-	24,150,782	4,020,412	-	-	28,171,194
Deposits and borrowings from other credit institutions	-	-	15,475,940	9,413,501	21,512,225	633,694	47,035,359
Deposits from customers	-	-	-	-	-	-	-
Vốn tài trợ, ủy thác đầu tư, cho vay mà TCTD chịu rủi ro	-	-	270,000	1,000,000	50,000	700,000	2,020,000
Valuable papers issued	-	-	1,403,150	-	-	-	1,403,150
Other liabilities	-	-	41,299,871	14,433,913	21,562,225	1,333,694	78,629,703
Total liabilities	1,804,957	1,291,634	(8,847,910)	3,680,481	(7,357,211)	10,003,181	9,195,709
Liquidity gap						8,620,578	

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS
For the period from January 1, 2026 to March 31, 2026

Form: B05/TCTD
Unit: VND million

Hanoi, April 17, 2026

PREPARER



Hoang To Tam


CHIEF ACCOUNTANT 



Nguyen Thi Thu Ha

CHIEF EXECUTIVE OFFICER




Nguyen Van Huong

