

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Re: Regular disclosure of financial statements

Hanoi, 16 July 2025

- 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 after tax in financial statement for the Quarter II/2025 is: 150,454 million dong, 150,454 million, an increase of VND 74,500 million (equivalent to 98%) 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 48,788 million (equivalent to 12%). 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 Quarter II/2025 increasing by VND 33,775 million (equivalent to 166%) compared to the same period in 2024

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 Quý Nga