

Hanoi, 24 July, 2025

REPORT
ON CORPORATE GOVERNANCE
(First Half of 2025)

**To: The State Securities Commission of Vietnam;
Hanoi Stock Exchange.**

Name of the Public Company : PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
Head Office Address : Floors 4, 5, 6, Thanh Cong Building, Land Lot P-D17, Cau Giay Urban Area, Dich Vong Hau Ward, Cau Giay District, Hanoi City.
Telephone : +84 24 6281 2926
Charter Capital : VND 5,000 billion
Stock Code : PGB
Corporate Governance Model : General Meeting of Shareholders, Board of Directors, Supervisory Board, and Chief Executive Officer
Internal Audit Function : Implemented

Prosperity and Growth Commercial Joint Stock Bank (PGBank) hereby submits the report on corporate governance for the first half of 2025 as follows:

I. Activities of the General Meeting of Shareholders (GMS).

- On April 24, 2025, PGBank convened its Annual General Meeting of Shareholders (AGM) for 2025 to approve key matters such as: the 2025 financial plan; the selection of an independent audit firm; the increase of PGBank's charter capital; the election of the Board of Directors (BOD) and Supervisory Board (SB) for the 2025–2030 term; and other matters under the authority of the GMS.
- The AGM was held in an in-person format and received active participation from shareholders, with many contributions and suggestions for the Bank's development plans.

II. Activities of the Board of Directors

1. Information on Members of the Board of Directors

No.	Member of the Board	Position	Date of Appointment/Resignation/Independent Status	
			Date of Appointment	Date of Dimissal
1	Cao Thi Thuy Nga	Chairwoman of the Board of Directors	24/04/2025	
2	Nguyen Van Huong	Member of the Board / Chief Executive Officer	24/04/2025	
3	Dinh Thanh Ngiep	Member of the Board	24/04/2025	
4	Vuong Phuc Chinh	Member of the Board, Head of Risk Management Committee	24/04/2025	
5	Nguyen Van Ty	Independent Member of the Board	24/04/2025	
6	Phan Manh Thang	Chairman of the Board of Directors	23/10/2023	24/04/2025
7	Dao Phong Truc Dai	Vice Chairman of the Board of Directors	23/10/2023	24/04/2025
8	Dao Quoc Tinh	Independent Member of the Board	23/08/2024	24/04/2025

2. Information on Meetings of the Board of Directors

In the first six months of 2025, the Board of Directors (BOD) of PGBank convened 06 BOD meetings. All meetings were conducted in accordance with regulations and attended by members of the BOD and the Supervisory Board (SB) of the Bank. Details are as follows:

Information on the Board of Directors' meetings for the 2020–2025 term during the first half of 2025:

SttNo.	Member of the Board	Meetings Attended	Attendance Rate	Reason for Non-Attendance
1	Cao Thi Thuy Nga	06	100%	
2	Nguyen Van Huong	03	50%	Appointed on 24/04/2025
3	Dinh Thanh Nghiep	06	100%	
4	Vuong Phuc Chinh	06	100%	

SttNo.	Member of the Board	Meetings Attended	Attendance Rate	Reason for Non-Attendance
5	Nguyen Van Ty	03	50%	Appointed on 24/04/2025
6	Pham Manh thang	03	50%	Dismissed on 24/04/2025
7	Dao Phong Truc Dai	03	50%	Dismissed on 24/04/2025
8	Dao Quoc Tinh	03	50%	Dismissed on 24/04/2025

In addition to the above meetings, the Board of Directors regularly exchanged views and provided guidance on the Bank's activities through written consultations.

3. Supervisory Activities of the Board of Directors over the Executive Board

- Directed the implementation of the Restructuring Plan in conjunction with the handling of non-performing loans (NPLs) for the period 2021–2025. Ensured thorough resolution of existing issues, violations, and potential risks in banking operations. Accelerated the settlement of NPLs, improved credit quality, and actively prevented and minimized the emergence of new NPLs. Monitored and addressed existing NPLs, potential problem loans, and NPLs transferred to the Vietnam Asset Management Company (VAMC). Targeted that by the end of 2025, the total of on-balance-sheet NPLs, unresolved NPLs sold to VAMC, and potential loans turning into NPLs of PGBank will be maintained at below 3%.
- Directed the successful organization of the 2025 Annual General Meeting of Shareholders. Accordingly, the AGM approved key resolutions including: the 2025 financial plan; the selection of an independent audit firm; the increase of PGBank's charter capital; the election of the Board of Directors (BOD) and Supervisory Board (SB) for the 2025–2030 term; and other matters within the authority of the AGM.
- Directed the completion of PGBank's charter capital increase plan in accordance with Resolution No. 02/2024/NQ-AGM dated 20/04/2024, raising the charter capital from VND 4,200 billion to VND 5,000 billion.
- Approved the implementation of the charter capital increase plan in 2025 through a share issuance to existing shareholders and dividend payments, aiming to supplement capital resources for operations in line with the 2025–2030 Development Strategy.
- Approved the renovation and relocation of PGBank branches and transaction offices to more favorable locations with larger premises, enhancing brand identity with a more professional and modern image for customers and partners.
- Strengthened senior human resources governance, improved employee benefit schemes, and promoted talent development, attraction, and retention. In the first half of 2025, the Board of Directors approved the appointment of one additional Deputy CEO: Mr. Phuong Tien Dung was appointed Deputy CEO cum Head of Appraisal and Approval Division, responsible for the appraisal, evaluation, and approval of loans in accordance with

regulations. Simultaneously, the BOD also approved the resignation of Mr. Nguyen Trong Chien – Deputy CEO, effective from June 15, 2025.

- Held regular and ad-hoc BOD meetings to receive reports from the Executive Board on the Bank's operations, in addition to maintaining a supervisory regime based on delegated authority.
- Directed periodic and ad-hoc inspections, reviews, and evaluations of business units' operations, identified difficulties and obstacles, and provided timely instructions for the operations of individual branches.
- In general, during the first six months of 2025, the Board of Directors effectively supervised and directed the Executive Board in accordance with the Bank's strategic orientations and goals. The BOD provided guidance to the Executive Board on business planning, institutional development, and enhancing competitiveness (by building a streamlined and efficient operating model, reducing procedures, investing in technology, and developing high-quality human resources). All directives from the BOD were actively implemented by the Executive Board to fulfill the Bank's business plans and achieved notable growth.

4. Activities of Committees under the Board of Directors.

The Board of Directors (BOD) of PGBank comprises the Human Resources Committee, the Risk Management Committee, other Councils/Committees under the BOD, and the Office of the BOD. These bodies perform advisory and supporting functions for the BOD in accordance with applicable laws and internal regulations of PGBank from time to time. Specifically:

- Human Resources Committee: Advises the BOD on personnel-related matters arising during the procedures for election, appointment, dismissal, and removal of members of the BOD, the Supervisory Board, Executive Officers, and senior managers of PGBank under the authority of the BOD. It also advises on the issuance of internal regulations under the BOD's jurisdiction regarding salary policies, remuneration, bonuses, human resources regulations, training, and other HR-related matters.
- Risk Management Committee: Advises the BOD on the issuance of processes and policies within its authority relating to risk management in banking operations. It conducts analyses to provide early warnings on the Bank's safety levels in response to potential risks and recommends preventive measures for both short-term and long-term risk exposures.
- Credit Risk Resolution Council: Approves or decides on loan classification, off-balance-sheet commitments, provisioning, and use of provisions for credit risk handling across the system; approves consolidated system-wide reports and results of debt recovery using provisions, including results of collateral disposal, and clearly defines the basis for such approvals; decides or approves measures to recover debts that have been covered by provisions, including collateral handling across the entire system.
- Office of the Board of Directors: Acts as an advisory and supporting unit to the BOD in executing its leadership and governance functions over the Bank's operations in accordance with legal regulations and PGBank's Charter.

5. Resolutions/Decisions of the Board of Directors

Details are provided in Appendix 04 attached to this official letter.

III. Supervisory Board

1. Information on Members of the Supervisory Board

NO.	Member of the Supervisory Board	Position	Date of Appointment / Resignation		Academic Qualification
			Date of Appointment	Date of Dismissal	
1	Mr. Tran Ngoc Dung	Head of Supervisory Board	24/4/2025		Bachelor's Degree
2	Mr. Trinh Manh Hoan	Member of Supervisory Board	24/4/2025		Bachelor's Degree
3	Ms. Ha Hong Mai	Member of Supervisory Board	24/4/2025		Bachelor's Degree
4	Ms. Dinh Thuy Tram	Member of Supervisory Board	24/4/2025		Bachelor's Degree

The number of members of the Supervisory Board (SB) of PGBank during the first six months of 2025 was four (04). PGBank plans to elect an additional SB member for the 2025–2030 term at the Extraordinary General Meeting of Shareholders in 2025.

1. Meetings of the Supervisory Board

In the first six months of 2025, the Supervisory Board of Prosperity and Growth Commercial Joint Stock Bank (PGBank) convened 20 meetings to discuss and reach consensus on matters within its authority, functions, and responsibilities. All meetings were held in accordance with legal procedures and attended by a quorum sufficient to conduct the meetings. During these meetings, SB members deliberated and reached consensus on issues under the SB's jurisdiction and responsibilities, with voting ratios in compliance with legal regulations, the Bank's Charter, and the Supervisory Board's Organization and Operation Regulations. Minutes of the meetings were recorded and archived by the SB in accordance with its operational regulations and serve as the basis for the SB to perform its duties and exercise its powers.

Details are as follows:

No.	Member of the Supervisory Board	Meetings Attended	Attendance Rate	Voting Rate	Reason for Non-Attendance
1	Mr. Tran Ngoc Dung	20/20	100%	100%	-
2	Mr. Trinh Manh Hoan	20/20	100%	100%	-
3	Ms. Ha Hong Mai	20/20	100%	100%	-
4	Ms. Dinh Thuy Tram	9/20	45%	100%	Elected as SB member from 24/04/2025

The Head and all members of the Supervisory Board are full-time positions; therefore, there were no matters requiring written consultation.

1. Supervisory Activities of the Supervisory Board over the Board of Directors, Chief Executive Officer, and Shareholders

1.1 Supervisory Activities over the Board of Directors

- The Supervisory Board (SB) monitored the implementation by the Board of Directors (BOD) of the resolutions of the General Meeting of Shareholders (GMS) in accordance with the approved roadmap.
- The SB oversaw the BOD's performance in supervising senior management, specifically the Chief Executive Officer (CEO), in implementing GMS and BOD resolutions; monitored the development and implementation of the internal control system; and the formulation and enforcement of risk management policies through internal audit and supervisory activities. It also supervised the approval and execution of investment projects involving the purchase and sale of fixed assets, contracts, and other transactions of the Bank as stipulated in the 2024 Law on Credit Institutions.
- The SB monitored the BOD in organizing and implementing remedial actions in response to recommendations from the State Bank of Vietnam's Inspectorate, independent auditors, internal auditors, and other external state inspection agencies concerning the activities and responsibilities of the BOD.
- The SB participated directly in BOD meetings, received all documents and dossiers submitted to the BOD either during physical meetings or through written consultations, allowing it to review and comment on compliance with legal regulations for matters under the BOD's authority.

- Internal audit results and the SB's recommendations were submitted to the BOD to ensure that the BOD was informed of issues identified and could issue directives for matters under its authority. The internal audit function, which acts as the supporting unit of the SB, also monitored the BOD's progress in implementing recommendations issued by the SB and internal audit.

1.2 Supervisory Activities over the Chief Executive Officer

- Supervised the performance of senior management oversight by the CEO and units under the CEO's authority through internal audit activities.
- Monitored the CEO's implementation of corrective actions based on recommendations from the State Bank of Vietnam's Inspectorate, independent auditors, internal auditors, and other external state inspection agencies concerning the operations and responsibilities of the CEO.
- Through supervisory and internal audit activities, monitored the organization and implementation of business operations, management, administration, and risk management conducted by units or individuals under the CEO's authority; reviewed the Bank's semi-annual and annual financial statements.
- Participated in and provided comments (where necessary) at Executive Board meetings or other related meetings held by the Executive Board.
- Internal audit results and the Supervisory Board's recommendations were submitted to the CEO to ensure awareness of identified issues and to enable the CEO to provide instructions for matters under their authority. The internal audit department, as the supporting unit of the Supervisory Board, monitored the implementation by the CEO of recommendations issued by the SB and internal audit.

2. Coordination between the Supervisory Board and the Board of Directors, Chief Executive Officer, and Other Management Positions

- The coordination mechanism between the Supervisory Board (SB), the Board of Directors (BOD), and the Chief Executive Officer (CEO) strictly adheres to legal regulations and PGBank's internal policies, with the shared objective of ensuring the sustainable development of PGBank.
- The BOD, SB, and CEO regularly coordinate activities in accordance with internal regulations on coordination mechanisms during the performance of their respective functions and responsibilities.
- The SB frequently participates in BOD meetings and CEO's executive briefings. The SB is provided with information and documents related to governance and management activities of both the BOD and CEO.

- Through its supervisory activities, the SB has offered feedback and recommendations to the BOD and CEO regarding measures to strengthen control and risk management, ensuring compliance with applicable laws and internal regulations. These recommendations from the SB have been reviewed and acted upon by the BOD and CEO, with instructions issued to relevant units for implementation.

IV. Executive Board

No.	Name	Position	Date of Birth	Academic Qualification	Date of Appointment	Date of Dismissal
1	Nguyen Van Huong	Chief Executive Officer	15/01/1980	Master's Degree	07/12/2024	
2	Tran Van Luan	Standing Deputy CEO	08/9/1984	Bachelor's Degree	24/4/2024	
3	Le Van Phu	Deputy CEO	03/8/1979	Bachelor's Degree	12/3/2024	
4	Phuong Tien Dung	Deputy CEO	14/03/1975	Bachelor's Degree	15/6/2025	
4	Nguyen Trong Chien	Deputy CEO	17/02/1987	Bachelor's Degree	12/3/2024	15/06/2025

V. Chief Accountant

Full Name	Date of Birth	Academic/Professional Qualification	Date of Appointment
Nguyen Thi Thu Ha	23/07/1969	Bachelor's Degree	01/08/2016

VI. Corporate Governance Training

PGBank places special emphasis on training activities in general and governance training in particular. Aimed at enhancing the managerial and leadership capacity of the Bank's leadership team, in the first half of 2025, PGBank implemented a variety of training formats, including: internal training sessions; sending bank officers to attend courses, conferences, and seminars organized by domestic agencies and institutions; and hiring consultants for matters related to bank governance.

VII. List of Related Parties of the Public Company and Transactions Between Related Parties and the Bank.

1. List of related parties of the Bank: Detailed in Appendix 01 attached to this Report.

2. Transactions between the Bank and its related parties; or between the Bank and major shareholders, insiders, or related parties of insiders: Yes
(Details in Appendix 02 attached to this Report).
3. Transactions between insiders, related parties of insiders and subsidiaries or controlled entities of the Bank: No
4. Other transactions involving the Bank
 - 4.1 Transactions between the Bank and companies in which members of the Board of Directors, Supervisory Board, CEO, or other senior managers have been or are currently founders, BOD members, or managing directors within the past three (03) years (as of the reporting date): Yes (Details in Appendix 02 attached to this Report).
 - 4.2 Transactions between the Bank and companies where related parties of BOD members, Supervisory Board members, CEO, or other senior managers are serving as BOD members or managing directors: Yes (Details in Appendix 02 attached to this Report).
 - 4.3 Other transactions of the Bank (if any) that may result in material or immaterial benefits for BOD members, Supervisory Board members, CEO, or other senior managers: None.

VIII. Share Transactions by Insiders and Related Parties in the First Half of 2025

1. List of insiders and their related parties: Detailed in Appendix 01 attached to this Report.
2. Share transactions by insiders and their related parties involving the Bank's shares: Yes (Details in Appendix 03 attached)

IX. Other Noteworthy Matters: None

Recipients:

- As addressed above;
- Archive: Office of the BOD, General Administration.

**PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK**
**LEGAL REPRESENTATIVE
CHAIRWOMAN OF THE BOARD OF DIRECTORS**



CAO THI THUY NGA

APPENDIX 01: LIST OF INTERNAL PEOPLE, RELATED PERSONS OF INTERNAL PERSONS AND RELATED PERSONS OF PGBANK
(Attached to official dispatch No. 850 /2025/CV-PGB dated 24/7/2025)

No	Full name	Position at the company	Relationship with PGB/ internal people	ID card/passport/ business registration	No of ID card/passport/ business registration	Day of issue	Place of issue	Address	The starting point of the person concerned	The ending point of the person concerned	Number of shares owned at the end of the period	%	Note
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Cao Thị Thúy Nga	Chairman		ID card					24/04/2025		0	0	
2	Nguyễn Thị Học	N/A	Mother	ID card					24/04/2025		0	0	
3	Nguyễn Thị Hòa	N/A	Mẹ Husband	ID card					24/04/2025		0	0	
4	Nguyễn Hoàng Cương	N/A	Husband	ID card					24/04/2025		0	0	
5	Nguyễn Thúy Hằng	N/A	Daughter	ID card					24/04/2025		0	0	
6	Nguyễn Minh Hạnh	N/A	Daughter	ID card					24/04/2025		0	0	
7	Nguyễn Trung hiếu	N/A	Son in law	ID card					24/04/2025		0	0	
8	Nguyễn Minh Đạo	N/A	Son in law	ID card					24/04/2025		0	0	
9	Cao Anh Tuấn	N/A	Brother/Sister	ID card					24/04/2025		0	0	
10	Cao Văn Anh	N/A	Brother/Sister	ID card					24/04/2025		0	0	
11	Nguyễn Hoàng Thanh	N/A	Brother in law	ID card					24/04/2025		0	0	
12	Nguyễn Thanh Bình	N/A	Brother in law	ID card					24/04/2025		0	0	
13	Nguyễn Đức Thắng	N/A	Brother in law	ID card					24/04/2025		0	0	
14	Nguyễn Thanh Tâm	N/A	Sister	ID card					24/04/2025		0	0	
15	Bùi Thị Ngọc Yến	N/A	Brother/sister	ID card					24/04/2025		0	0	
16	Nguyễn Trung Hải	N/A	Nephew/Niece	N/A					24/04/2025		0	0	
17	Nguyễn Ngọc Hân	N/A	Nephew/Niece	N/A					24/04/2025		0	0	
18	Nguyễn Trung Hoàng	N/A	Nephew/Niece	N/A					24/04/2025		0	0	

19	Nguyễn Minh Khang	N/A	Nephew/Niece	N/A					24/04/2025		0	0
20	Nguyễn Minh Tú Quân	N/A	Nephew/Niece	N/A					24/04/2025		0	0
21	Trần Việt Hùng	N/A	Brother in law	ID card					24/04/2025		0	0
22	Cao Thanh Dung	N/A	Nephew	ID card					24/04/2025		0	0
23	Cao Khánh Linh	N/A	Nephew	ID card					24/04/2025		0	0
24	Cao Anh Tú	N/A	Nephew	ID card					24/04/2025		0	0
25	Cao Ngọc Anh	N/A	Nephew	ID card					24/04/2025		0	0
26	Trần Mai Anh	N/A	Nephew	ID card					24/04/2025		0	0
27	Trần Khánh Nam	N/A	Nephew	ID card					24/04/2025		0	0
28	Nguyễn Văn Hương	Member of BOD, CEO.		ID card					24/04/2025		0	0
29	Nguyễn Văn Hà	N/A	Father	ID card					24/04/2025		0	0
30	Vũ Thị Phương	N/A	Mother	ID card					24/04/2025		0	0
31	Đinh Thị Thu	N/A	Mother in law	ID card					24/04/2025		0	0
32	Võ Thị Quỳnh Nga	N/A	Wife	ID card					24/04/2025		0	0
33	Nguyễn Đức Thái	N/A	Son/Daughter	ID card					24/04/2025		0	0
34	Nguyễn Anh Khôi	N/A	Son/Daughter	N/A					24/04/2025		0	0
35	Nguyễn Thị Viên	N/A	Brother/Sister	ID card					24/04/2025		0	0
36	Trần Thế Nhật	N/A	Brother in law	ID card					24/04/2025		0	0

37	Trần Thế Thuận	N/A	Nephew	N/A					24/04/2025		0	0	
38	Nguyễn Thị Hiền	N/A	Brother/Sister	ID card					24/04/2025		0	0	
39	Bùi Đức Anh	N/A	Brother in law	ID card					24/04/2025		0	0	
40	Bùi Thị Ngọc Ánh	N/A	Nephew	N/A					24/04/2025		0	0	
41	Bùi Tuệ Lâm	N/A	Nephew	N/A					24/04/2025		0	0	
42	Nguyễn Thị Diệu	N/A	Brother/Sister	ID card					24/04/2025		0	0	
43	Lê Trường Sơn	N/A	Brother in law	ID card					24/04/2025		0	0	
44	Lê Minh Phúc	N/A	Nephew	N/A					24/04/2025		0	0	
45	Lê Minh Hằng	N/A	Nephew	N/A					24/04/2025		0	0	
46	Võ Quang Phát	N/A	Brother/sister	ID card					24/04/2025		0	0	
47	Trần Thị Quỳnh Thu	N/A	Brother/sister Wife	ID card					24/04/2025		0	0	
48	Vũ Thị Xập	N/A	Uncle	ID card					24/04/2025		0	0	
49	Nguyễn Thị Sơn	N/A	Uncle	ID card					24/04/2025		0	0	
50	Vũ Thị Hà	N/A	Uncle	ID card					24/04/2025		0	0	
51	Vũ Văn Sơn	N/A	Uncle	ID card					24/04/2025		0	0	
52	Nguyễn Thị Dung	N/A	Aunt	ID card					24/04/2025		0	0	
53	Nguyễn Thị Cúc	N/A	Aunt	ID card					24/04/2025		0	0	
54	Vũ Thị Bảy	N/A	Aunt	ID card					24/04/2025		0	0	
55	Nguyễn Văn Bón	N/A	Uncle	ID card					24/04/2025		0	0	
56	Nguyễn Thanh Xuân	N/A	Uncle	ID card					24/04/2025		0	0	

57	Nguyễn Tiến Nam	N/A	Uncle	ID card					24/04/2025		0	0	
58	Vũ Thanh Hải	N/A	Uncle	ID card					24/04/2025		0	0	
59	Vương Phúc Chính	Member of BOD		ID card					24/04/2025		0	0	
60	Vương Sĩ Đình	N/A	Father	ID card					24/04/2025		0	0	
61	Bạch Thị Kim Nhung	N/A	Mother	ID card					24/04/2025		0	0	
62	Dương Lê Minh	N/A	Mother in law	ID card					24/04/2025		0	0	
63	Phạm Thị Thanh Mai	N/A	Wife	ID card					24/04/2025		0	0	
64	Vương Chí Hiếu	N/A	Son	ID card					24/04/2025		0	0	
65	Vương Phúc Mai Hạnh	N/A	Daughter	ID card					24/04/2025		0	0	
66	Vương Phúc Đường	N/A	Brother	ID card					24/04/2025		0	0	
67	Vương Phúc Quang	N/A	Brother	Passport					24/04/2025		0	0	
68	Vương Thị Phúc Minh	N/A	Sister	N/A					24/04/2025		0	0	
69	Vương Phúc Nghĩa	N/A	Brother	ID card					24/04/2025		0	0	
70	Vương Thị Lưu	N/A	Aunt	ID card					24/04/2025		0	0	
71	Bạch Quốc Ninh	N/A	Uncle	ID card					24/04/2025		0	0	
72	Bạch Quốc Khang	N/A	Uncle	ID card					24/04/2025		0	0	
73	Bạch Quốc Ân	N/A	Uncle	ID card					24/04/2025		0	0	
74	Bạch Hồng Ân	N/A	Aunt	ID card					24/04/2025		0	0	
75	Bạch Hồng Phúc	N/A	Aunt	ID card					24/04/2025		0	0	
76	Bạch Thanh Bình	N/A	Aunt	ID card					24/04/2025		0	0	
77	Phan Thị Hương Liên	N/A	Sister	ID card					24/04/2025		0	0	
78	Dương Thị Trùng Cửu	N/A	Sister	Hộ chiếu					24/04/2025		0	0	

79	Dương Trí Thành	N/A	Brother in law	ID card					24/04/2025		0	0	
80	Bùi Thị Lan Quyên	N/A	sister	ID card					24/04/2025		0	0	
81	Phạm Đăng Khoa	N/A	Brother	ID card					24/04/2025		0	0	
82	Nguyễn Thanh Huyền	N/A	sister	ID card					24/04/2025		0	0	
83	Vương Phúc Liên Hằng	N/A	Nephew	ID card					24/04/2025		0	0	
84	Vương Phúc Đại	N/A	Nephew	ID card					24/04/2025		0	0	
85	Vương Phúc Ngân	N/A	Nephew	Hộ chiếu					24/04/2025		0	0	
86	Vương Phúc Thịnh	N/A	Nephew	Hộ chiếu					24/04/2025		0	0	
87	Dương Trí Dũng	N/A	Nephew	ID card					24/04/2025		0	0	
88	Dương Trí Đức	N/A	Nephew	ID card					24/04/2025		0	0	
89	Vương Bùi Phúc Nguyên	N/A	Nephew	N/A					24/04/2025		0	0	
90	Vương Bùi Phúc Quân	N/A	Nephew	N/A					24/04/2025		0	0	
91	Phạm Đăng Khôi	N/A	Nephew	N/A					24/04/2025		0	0	
92	Phạm Nguyễn Phương Thảo	N/A	Nephew	N/A					24/04/2025		0	0	
93	Công ty TNHH Dịch vụ giao nhận hàng hóa Tân Sơn Nhất	N/A	Người có liên quan	Giấy chứng nhận ĐKKD					24/04/2025		0	0	
94	Đình Thanh Nghiệp	Member of BOD		ID card					24/04/2025		5.127.300	1,03%	
95	Nguyễn Bạch Mai	N/A	Wife	ID card					24/04/2025		180.879	0,04%	
96	Đình Thị Bé	N/A	Sister	ID card					24/04/2025		0	0	
97	Phạm Thị Nhân	N/A	Nephew	ID card					24/04/2025		0	0	
98	Phạm Thị Mỹ Tiên	N/A	Nephew	ID card					24/04/2025		0	0	

99	Lê Văn Bé Hai	N/A	Brother in law	ID card				24/04/2025		0	0	
100	Lê Thị Ngân	N/A	Nephew	ID card				24/04/2025		0	0	
101	Đình Thanh Nghĩa	N/A	Brother	ID card				24/04/2025		0	0	
102	Đình Thu Hằng	N/A	Nephew	ID card				24/04/2025		0	0	
103	Đình Phước Hải	N/A	Nephew	N/A				24/04/2025		0	0	
104	Đình Thanh Ni	N/A	Brother	N/A				24/04/2025		0	0	
105	Nguyễn Thị Nghiệp	N/A	Sister	ID card				24/04/2025		0	0	
106	Đình Nguyễn Nam	N/A	Nephew	ID card				24/04/2025		0	0	
107	Đình Thị Thảo	N/A	Brother/Sister	ID card				24/04/2025		0	0	
108	Trương Văn Tâm	N/A	Brother in law	ID card				24/04/2025		0	0	
109	Trương Mỹ Ngọc	N/A	Nephew	ID card				24/04/2025		0	0	
110	Đình Thanh Tùng	N/A	Brother/Sister	ID card				24/04/2025		0	0	
111	Nguyễn Thị Kim Phượng	N/A	Brother/sister	ID card				24/04/2025		0	0	
112	Đình Thanh Trúc	N/A	Nephew	ID card				24/04/2025		0	0	
113	Đình Văn Lâm	N/A	Brother/Sister	ID card				24/04/2025		0	0	
114	Nguyễn Thị Xuân Thắm	N/A	Brother/sister	ID card				24/04/2025		0	0	
115	Đình Thùy Linh	N/A	Nephew	ID card				24/04/2025		0	0	
116	Đình Lâm Trường	N/A	Nephew	ID card				24/04/2025		0	0	
117	Nguyễn Bạch Tuyết	N/A	sister	ID card				24/04/2025		0	0	
118	Lê Văn Sơn	N/A	Brother in law	ID card				24/04/2025		0	0	

119	Lê Kim Loan	N/A	Niece	ID card					24/04/2025		0	0
120	Lê Nguyễn Phương Linh	N/A	Niece	ID card					24/04/2025		0	0
121	Nguyễn Thế Hùng	N/A	Brother	ID card					24/04/2025		0	0
122	Trần Thị Dung	N/A	sister	ID card					24/04/2025		0	0
123	Nguyễn Thế Duy	N/A	Nephew	ID card					24/04/2025		0	0
124	Nguyễn Thị Minh Anh	N/A	Niece	ID card					24/04/2025		0	0
125	Nguyễn Văn Quan	N/A	Brother	ID card					24/04/2025		0	0
126	Võ Thị Hoà	N/A	sister	ID card					24/04/2025		0	0
127	Đinh Bạch Nga	N/A	Daughter	CMND					24/04/2025		0	0
128	Đinh Nguyễn Khánh	N/A	Son	CMND					24/04/2025		0	0
129	Nguyễn Văn Tý	Independent member of the BOD		ID card					24/04/2025		0	0
130	Nguyễn Thị Hưng	N/A	Aunt	ID card					24/04/2025		0	0
131	Nguyễn Thị Huệ Phương	N/A	Daughter	ID card					24/04/2025		0	0
132	Nguyễn Phương Anh	N/A	Daughter	ID card					24/04/2025		0	0
133	Nguyễn Văn Thanh	N/A	Brother	ID card					24/04/2025		0	0
134	Đào Thị Bảy	N/A	Sister	ID card					24/04/2025		0	0
135	Nguyễn Văn Khanh	N/A	Brother	N/A					24/04/2025		0	0
136	Phan Hải Hà	N/A	Brother	ID card					24/04/2025		0	0
137	Nguyễn Văn Linh	N/A	Brother	ID card					24/04/2025		0	0
138	Phạm Thị Hằng	N/A	sister	N/A					24/04/2025		0	0
139	Nguyễn Văn Thủy	N/A	Nephew	ID card					24/04/2025		0	0

140	Nguyễn Văn Hùng	N/A	Nephew	ID card					24/04/2025		0	0	
141	Nguyễn Văn Hiệp	N/A	Nephew	N/A					24/04/2025		0	0	
142	Nguyễn Thị Thúy	N/A	Nephew	N/A					24/04/2025		0	0	
143	Nguyễn Khanh Tùng	N/A	Nephew	ID card					24/04/2025		0	0	
144	Nguyễn Hoàng Sơn	N/A	Nephew	ID card					24/04/2025		0	0	
145	Nguyễn Thị Thu Huyền	N/A	Niece	N/A					24/04/2025		0	0	
146	Nguyễn Ngọc Diệp	N/A	Niece	N/A					24/04/2025		0	0	
147	Trần Ngọc Dũng			ID card					24/04/2025		0	0	
		Head of the Supervisory Board											
148	Trần Anh Minh	N/A	Son	ID card					24/04/2025		0	0	
149	Trần Anh Tuấn	N/A	Son	ID card					24/04/2025		0	0	
150	Trần Ngọc Sơn	N/A	Brother	ID card					24/04/2025		0	0	
151	Lê Thị Kim Liên	N/A	Sister	ID card					24/04/2025		0	0	
152	Trần Thị Ngọc Thu	N/A	Sister	ID card					24/04/2025		0	0	
153	Huỳnh Đức Hoàng	N/A	Brother in law	ID card					24/04/2025		0	0	
154	Trần Thị Ngọc Thơ	N/A	Sister	ID card					24/04/2025		0	0	
155	Trần Ngọc Quỳnh Giao	N/A	Sister	ID card					24/04/2025		0	0	
156	Phạm Đình Lộc	N/A	Brother in law	ID card					24/04/2025		0	0	
157	Trần Phương Thảo	N/A	Niece	ID card					24/04/2025		0	0	
158	Trần Phương Trang	N/A	Niece	ID card					24/04/2025		0	0	
159	Trần Ngọc Thiên Hương	N/A	Niece	ID card					24/04/2025		0	0	
160	Trần Ngọc Thái Hòa	N/A	Nephew	ID card					24/04/2025		0	0	

161	Huỳnh Đức Thịnh	N/A	Nephew	ID card					24/04/2025		0	0
162	Huỳnh Thị Ngọc Trân	N/A	Niece	ID card					24/04/2025		0	0
163	Huỳnh Đức Tuấn	N/A	Nephew	ID card					24/04/2025		0	0
164	Công ty TNHH MTV Chuỗi cung ứng thực phẩm Tây Ninh	N/A	Người có liên quan	ĐKKD					24/04/2025		0	0
165	Trịnh Mạnh Hoán	Full time Supervisory Board Member		ID card					24/04/2025		0	0
166	Nguyễn Thị Luân	N/A	Mother	CMND					24/04/2025		0	0
167	Nguyễn Thị Minh	N/A	Wife	ID card					24/04/2025		0	0
168	Trịnh Lê Hà	N/A	Son	ID card					24/04/2025		0	0
169	Vũ Khánh Linh	N/A	Daughter in law	ID card					24/04/2025		0	0
170	Trịnh Lê Thực Anh	N/A	Daughter	ID card					24/04/2025		0	0
171	Nguyễn Anh Tú	N/A	Son in law	ID card					24/04/2025		0	0
172	Trịnh Việt Hưng	N/A	Brother	ID card					24/04/2025		0	0
173	Nguyễn Thị Hằng	N/A	Sister	ID card					24/04/2025		0	0
174	Trịnh Thị Giang	N/A	Sister	ID card					24/04/2025		0	0
175	Trần Xuân Nguyên	N/A	Brother in law	ID card					24/04/2025		0	0
176	Trịnh Thị Ty	N/A	Aunt	N/A					24/04/2025		0	0
177	Nguyễn Thị Khân	N/A	Aunt	N/A					24/04/2025		0	0
178	Trịnh Ngọc Liệu	N/A	Uncle	N/A					24/04/2025		0	0
179	Nguyễn Thanh Nhiên	N/A	Uncle	N/A					24/04/2025		0	0
180	Trịnh Thị Diệp	N/A	Niece	N/A					24/04/2025		0	0

181	Trần Thị Thủy	N/A	Niece	N/A					24/04/2025		0	0	
182	Trịnh Vũ Tuệ Anh	N/A	Niece	N/A					24/04/2025		0	0	
183	Trịnh Vũ Tuệ Châu	N/A	Niece	N/A					24/04/2025		0	0	
184	Trịnh Tùng Lâm	N/A	Niece	N/A					24/04/2025		0	0	
185	Nguyễn Anh Trí	N/A	Nephew	N/A					24/04/2025		0	0	
186	Hạ Hồng Mai	Full time Supervisor y Board Member		ID card					24/04/2025		0	0	
187	Hạ Tuyên Vu	N/A	Father	ID card					24/04/2025		0	0	
188	Trần Thị Thứ	N/A	Mother	ID card					24/04/2025		0	0	
189	Nguyễn Đăng Phần	N/A	Father in law	ID card					24/04/2025		0	0	
190	Đinh Thị Lương	N/A	Mother in law	ID card					24/04/2025		0	0	
191	Hạ Kiều Thanh	N/A	Sister	ID card					24/04/2025		0	0	
192	Nguyễn Ngọc Quang	N/A	Brother in law	ID card					24/04/2025		0	0	
193	Nguyễn Đăng Phương	N/A	Husband	ID card					24/04/2025		0	0	
194	Nguyễn Đăng Phúc	N/A	Brother in law	ID card					24/04/2025		0	0	
195	Nguyễn Thị Hương	N/A	Sister	ID card					24/04/2025		0	0	
196	Nguyễn Đăng Tuấn	N/A	Son	ID card					24/04/2025		0	0	
197	Nguyễn Đăng Gia Hưng	N/A	Son	N/A					24/04/2025		0	0	
198	Nguyễn Nhật Minh	N/A	Nephew	ID card					24/04/2025		0	0	
199	Nguyễn Tùng Linh	N/A	Nephew	N/A					24/04/2025		0	0	

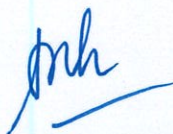
200	Đinh Thụy Trâm	Full time Supervisor y Board Member		ID card					24/04/2025		0	0	
201	Đinh Hồng Tư		Father	ID card					24/04/2025		0	0	
202	Nguyễn Thị Chù		Mother	ID card					24/04/2025		0	0	
203	Nguyễn Tấn Dũng		Son	ID card					24/04/2025		0	0	
204	Nguyễn Thị Phương Uyên		Daughter	N/A					24/04/2025		0	0	
205	Đinh Thụy Phương		Sister	ID card					24/04/2025		0	0	
206	Phan Văn Dự		Brother in law	ID card					24/04/2025		0	0	
207	Phan Thị Thúy Hằng		Niece	ID card					24/04/2025		0	0	
208	Phan Thị Thanh Huyền		Niece	ID card					24/04/2025		0	0	
209	Đinh Ngọc Thúc		Sister	ID card					24/04/2025		0	0	
210	Nguyễn Thị Hải Yến		Sister	ID card					24/04/2025		0	0	
211	Đinh Thị Yến Chi		Niece	ID card					24/04/2025		0	0	
212	Đinh Ngọc Duy		Nephew	ID card					24/04/2025		0	0	
213	Đinh Trọng Trí		Brother	ID card					24/04/2025		0	0	
214	Nguyễn Thị Thanh		Sister	ID card					24/04/2025		0	0	
215	Đinh Ngọc Diệp		Niece	N/A					24/04/2025		0	0	
216	Đinh Trọng Hiếu		Nephew	N/A					24/04/2025		0	0	
217	Trần Văn Luân	Executive Vice General Director							12/03/2024		0	0	

218	Lã Cẩm Uyên	N/A	Wife	ID card					12/03/2024		0	0	
219	Trần Bảo An	N/A	Daughter	N/A					12/03/2024		0	0	
220	Trần Hoàng Quân	N/A	Son	N/A					12/03/2024		0	0	
221	Trần Ngọc Lương	N/A	Father	ID card					12/03/2024		0	0	
222	Phạm Thị Nga	N/A	Mother	ID card					12/03/2024		0	0	
223	Lã Văn Khoa	N/A	Father in law	ID card					12/03/2024		0	0	
224	Vũ Thị Lụa	N/A	Mother in law	ID card					12/03/2024		0	0	
225	Trần Thị Huyền	N/A	Sister	ID card					12/03/2024		0	0	
226	Đỗ Minh Tuấn	N/A	Brother in law	ID card					12/03/2024		0	0	
227	Lã Cẩm Vân	N/A	Sister in law	ID card					12/03/2024		0	0	
228	Quách Hoài Nam	N/A	Brother in law	ID card					12/03/2024		0	0	
229	Lê Văn Phú	Deputy General Director		ID card					12/03/2024		0	0	
230	Trần Thị Kim Dung	N/A	Wife	ID card					12/03/2024		0	0	
231	Lê Văn Nam	N/A	Son	ID card					12/03/2024		0	0	
232	Lê Quang Thanh	N/A	Son	ID card					13/03/2024		0	0	
233	Lê Việt Cường	N/A	Father	ID card					14/03/2024		0	0	
234	Nguyễn Thị Yên	N/A	Mother	ID card					15/03/2024		0	0	
235	Lê Thị Hương	N/A	Sister	ID card					16/03/2024		0	0	
236	Lê Hữu Điền	N/A	Brother	ID card					17/03/2024		0	0	
237	Trần Xuân Cư	N/A	Father in law	ID card					18/03/2024		0	0	

257	Phuong Bao Viet	N/A	Son	ID card					20/06/2025		0	0
258	Bui Van Huan	N/A	Father in law	ID card					20/06/2025		0	0
259	Dinh Thi Nhi	N/A	Mother in law	ID card					20/06/2025		0	0
260	Bui Thi Kim Thanh	N/A	Sister in law	ID card					20/06/2025		0	0
261	Bui Thi Van	N/A	Sister in law	ID card					20/06/2025		0	0
262	Do Thuy Duong	N/A	Niece	ID card					20/06/2025		0	0
263	Nguyen Phuong Trinh	N/A	Niece	ID card					20/06/2025		0	0
264	Nguyen Phuong Anh	N/A	Niece	ID card					20/06/2025		0	0
265	Nguyen Thi Thu Ha	Ké toán trưởng							01/08/2016		0	0
266	Phan Thanh Hung	N/A	Husband	ID card					01/08/2016		0	0
267	Phan Thanh Long	N/A	Son	ID card					01/08/2016		0	0
268	Phan Thanh Chau	N/A	Son	ID card					01/08/2016		0	0
269	Lê Thị An	N/A	Mother	ID card					01/08/2016		0	0
270	Nguyen Hong Tuan	N/A	Brother	ID card					01/08/2016		0	0
271	Tran Thi Thu Hien	N/A	Sister	ID card					01/08/2016		0	0
272	Nguyen Thu Hang	N/A	Sister	ID card					01/08/2016		0	0
273	Ngô Minh Son	N/A	Brother in law	ID card					01/08/2016		0	0
274	Lê Thị Thu Hà	N/A	Mother in law	ID card					01/08/2016		0	0
275	Phan Thuy Ai	N/A	Sister in law	ID card					01/08/2016		0	0
276	Phan Quoc Trung	N/A	Brother in law	ID card					01/08/2016		0	0
277	Nguyen Thi Dau	N/A	Aunt	N/A					01/08/2016		0	0
278	Lê Thị Nga	N/A	Aunt	N/A					01/08/2016		0	0
279	Lê Minh Hai	N/A	Uncle	N/A					01/08/2016		0	0
280	Lê Thị Thém	N/A	Aunt	N/A					01/08/2016		0	0
281	Nguyen Thi Minh Thu	Người phụ trách quản trị Ngân hàng		ID card					09/04/2024		0	0
282	Nguyen Viet Thang		Husband	ID card					09/04/2024		0	0
283	Nguyen Bao Ha An		Daughter	N/A					09/04/2024		0	0
284	Nguyen Phuc Khang		Son	N/A					09/04/2024		0	0
285	Nguyen Gia Tuan		Father	ID card					09/04/2024		0	0
286	Nguyen Xuan Thich		Father in law	ID card					09/04/2024		0	0

287	Vũ Thị Thu Hà		Mother in law	ID card					09/04/2024		0	0	
288	Nguyễn Hương Giang		Sister	ID card					09/04/2024		0	0	
289	Nguyễn Khánh Ngọc		Sister	ID card					09/04/2024		0	0	
290	Nguyễn Thị Thanh Hoa		Sister in law	ID card					09/04/2024		0	0	
291	Nguyễn Tuấn Toàn		Uncle	ID card					09/04/2024		0	0	
292	Nguyễn Thị Ngọc Tú		Aunt	ID card					09/04/2024		0	0	
293	CÔNG TY CỔ PHẦN QUỐC TẾ CƯỜNG PHÁT	Major Shareholder		Business registration	0106772542	02/09/2015	Sở KH&ĐT Hà Nội	Thôn Kinh Nỗ, Xã Uy Nỗ, Huyện Đông Anh, Thành phố Hà Nội	28/08/2023		56.873.535	11,37%	
294	CÔNG TY TNHH XUẤT NHẬP KHẨU VÀ PHÁT TRIỂN THƯƠNG MẠI GIA LINH	Major Shareholder		Business registration	0104948021	10/08/2010	Sở KH&ĐT Hà Nội	Số nhà 103, ngõ 79, đường Cầu Giấy, tổ 7, Phường Yên Hòa, Quận Cầu Giấy, Thành phố Hà Nội	28/08/2023		55.014.425	11,00%	
295	CÔNG TY CỔ PHẦN THƯƠNG MẠI VŨ ANH ĐỨC	Major Shareholder		Business registration	0800839877	06/09/2010	Sở KH&ĐT Hải Dương	Khu dân cư Linh Đông, Phường Phạm Thái, Thị xã Kinh Môn, Tỉnh Hải Dương	28/08/2023		56.110.919	11,22%	

Prepared by



Hoang Thi Tuyet Minh

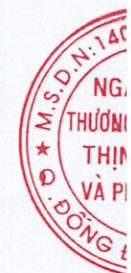
PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK



CAO THỊ THÚY NGA

**Appendix 02: Transactions between the company and related persons of the company; or between the company and major shareholders, insiders, related persons of insiders through firsthalf of the year
(Attached to official dispatch No. 850 /2025/CV-PGB dated 24/07/2025)**

No	Full name	Relationship with PGB	ID card/business registration	Issue of date	Place of issuance	Time of transaction	Resolution/Decision passed by the Board of Directors	Content, quantity, Total transaction value	Note
1	Phạm Mạnh Thắng	insiders to 24/04/2025.				30/06/2025		6.702.200	
2	Đào Phong Trúc Đại	insiders to 24/04/2025.				30/06/2025		32.800	
3	PV- Inconess Investment Joint Stock Company	related persons of insiders to 24/04/2025				30/06/2025		5.007.600	
4	Viet Hung Industrial Park Development Joint Stock Company	related persons of insiders to 24/04/2026				30/06/2025		3.300.500	
5	Vietnam Automobile Industry Development Company Limited	related persons of insiders to 24/04/2026				30/06/2025		1.468.661.504	
6	Vương Phúc Chính	insiders				30/06/2025		5.220.443.788	
7	Đình Thành Nghiệp	insiders				30/06/2025		750.543.801	



8	Đình Thanh Nghĩa	related persons of insiders				30/06/2025		17.600	
9	Đình Văn Lâm	related persons of insiders				30/06/2025		967.199.195	
10	Đình Nguyễn Khánh	related persons of insiders				30/06/2025		207.754.600	
11	Đào Quốc Tính	insiders to 24/04/2025.				30/06/2025		2.750.000	
12	Cao Thị Thúy Nga	insiders				30/06/2025		407.111.204	
13	Trần Ngọc Dũng	insiders				30/06/2025		12.128.568.968	
14	Lê Thị Kim Liên	related persons of insiders				30/06/2025		2.200	
15	Trần Ngọc Quỳnh Giao	related persons of insiders				30/06/2025		1.189.595.950	
16	Phạm Đình Lộc	related persons of insiders				30/06/2025		1.076.587.717	
17	Trần Phương Thảo	related persons of insiders				30/06/2025		2.040.234.695	
18	Trần Ngọc Thái Hòa	related persons of insiders				30/06/2025		5.419.035	
19	Trịnh Mạnh Hoán	insiders				30/06/2025		642.729.911	
20	Nguyễn Anh Tú	insiders				30/06/2025		1.615.322.900	

21	Hạ Hồng Mai	insiders				30/06/2025		218.030.914	
22	Nguyễn Ngọc Quang	related persons of insiders				30/06/2025		963.724.583	
23	Nguyễn Đăng Tuấn	related persons of insiders				30/06/2025		106	
24	Nguyễn Văn Hương	insiders				30/06/2025		168.502.265	
25	Võ Thị Quỳnh Nga	related persons of insiders				30/06/2025		4.177.676	
26	Trần Văn Luân	insiders				30/06/2025		789.834.345	
27	Lã Cẩm Uyên	related persons of insiders				30/06/2025		219.060	
28	Vũ Thị Lụa	related persons of insiders				30/06/2025		1.752.024.934	
29	Trần Thị Huyền	related persons of insiders				30/06/2025		1.351.050.343	
30	Đỗ Minh Tuấn	related persons of insiders				30/06/2025		7.525.431	
31	Nguyễn Trọng Chiến	insiders to 10/6/2025.				30/06/2025		7.000	
32	Công ty TNHH Ô Tô CT	related persons of insiders to 10/6/2025				30/06/2025		67.372.912	
33	Lê Văn Phú	insiders				30/06/2025		2.217.332.687	

34	Trần Thị Kim Dung	related persons of insiders				30/06/2025		462.881.691	
35	Lê Hữu Điền	related persons of insiders				30/06/2025		1.937.717	
36	Trần Xuân Cư	related persons of insiders				30/06/2025		1.053.577.612	
37	Nguyễn Thị Thu Hà	insiders				30/06/2025		93.869.041	
38	Phan Thanh Hùng	related persons of insiders				30/06/2025		156.633.608	
39	Nguyễn Hồng Tuấn	related persons of insiders				30/06/2025		42.723.517	
40	Ngô Minh Sơn	related persons of insiders				30/06/2025		40.854.613	
41	Lê Thị Thu Hà	related persons of insiders				30/06/2025		36.371.230	
42	Phan Thúy Ái	related persons of insiders				30/06/2025		7.020	
43	Phan Quốc Trung	related persons of insiders				30/06/2025		635.721.273	
44	Nguyễn Thị Minh Thư	insiders				30/06/2025		3.025.607.913	

45	Cuong Phat International Joint Stock Company	major shareholders				30/06/2025		424.175	
46	Nguyễn Bạch Mai	related persons of insiders				30/06/2025		206.919.000	
47	Phạm Thị Mỹ Tiên	related persons of insiders				30/06/2025		6.898.069.244	
48	Lê Thị Ngân	related persons of insiders				30/06/2025		16.685.057.075	
49	Đinh Nguyễn Nam	related persons of insiders				30/06/2025		117.275.268	
50	Nguyễn Thị Kim Phụng	related persons of insiders				30/06/2025		812.326.800	
51	Đinh Thùy Linh	related persons of insiders				30/06/2025		22.319	
52	Đinh Lâm Trường	related persons of insiders				30/06/2025		56.000	
53	Lê Văn Sơn	related persons of insiders				30/06/2025		995.782.000	
54	Lê Kim Loan	related persons of insiders				30/06/2025		294.751.800	
55	Lê Nguyễn Phương Linh	related persons of insiders				30/06/2025		155.728.300	

56	Nguyễn Văn Quan	related persons of insiders				30/06/2025		1.147.302	
57	Nguyễn Văn Tý	insiders				30/06/2025		657.071.950	
58	Trịnh Lê Hà	related persons of insiders				30/06/2025		4.144	
59	Trần Thị Thử	related persons of insiders				30/06/2025		3.780	
60	Đinh Thụy Trâm	insiders				30/06/2025		72.177.811	
61	Lã Cẩm Vân	related persons of insiders				30/06/2025		135.889	
62	Quách Hoài Nam	related persons of insiders				30/06/2025		31.127	
63	Lê Thị Hương	related persons of insiders				30/06/2025		1.324.844.629	
64	Phương Tiên Dũng	insiders				30/06/2025		69.744.799	
65	Phan Thanh Châu	related persons of insiders				30/06/2025		3.526	

PROSPERITY AND DEVELOPMENT COMMERCIAL JOINT
STOCK BANK

LEGAL REPRESENTATIVE

CHAIRMAN OF BOARD OF DIRECTORS



CAO THI THUY NGA

Prepared by

Hoang Thi Tuyet Minh

APPENDIX 03: Transactions of internal persons and related persons regarding the shares of the PGBank
 (Attached to official dispatch No. 850/2025/BC-PGB dated 24/07/2025)

No.	Transaction maker	Relationship to internal person	Number of shares owned at the beginning of the period		Number of shares owned at the closing of the period		Reason for increase, decrease (buy, sell, convert, reward...)
			Number of shares	Ratio	Number of shares	Ratio	
1	Dinh Thanh Nghiep	Board's member	4.306.932	1,02%	5.127.300	1,02%	Purchase of additional shares from the issuance to existing shareholders.
2	Nguyen Bach Mai	Mr. Dinh Thanh Nghiep's wife	151.939	0,04%	180.879	0,04%	Purchase of additional shares from the issuance to existing shareholders.

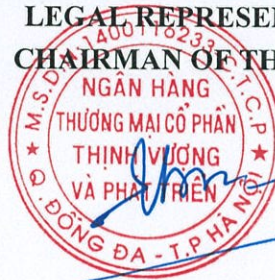
PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK

Prepared by



Hoang Thi Tuyet Minh

LEGAL REPRESENTATIVE
 CHAIRMAN OF THE BOARD



CAO THỊ THÚY NGA

Appendix 04: List of Board of Directors Resolutions*(Attached to Official Dispatch No 850/2025/BC-PGB dated /07/2025)*

No.	Reference no.	Date of issue	Content
1	01/2025/NQ-HDQT	01/01/2025	Approval of transactions between PGBank and related parties
2	02/2025/NQ-HDQT	02/01/2025	Approval of relocation of the head office of Think Vuong and Phat Trien Commercial Joint Stock Bank – Thang Long Branch – Dong Anh Transaction Office
3	03/2025/NQ-HDQT	03/01/2025	Approval of relocation of the head office of Think Vuong and Phat Trien Commercial Joint Stock Bank – Thang Long Branch – Dong Anh
4	04/2025/NQ-HDQT	06/01/2025	Approval of registration, centralized depository, and trading registration of 2024 privately placed bonds of Think Vuong and Phat Trien Commercial Joint Stock Bank
5	05/2025/NQ-HDQT	06/01/2025	Adjustment of the organizational structure of the Treasury and Monetary Business Division of PGBank
6	07/2025/NQ-HDQT	08/01/2025	Board of Directors' resolution on personnel plan
7	08/2025/NQ-HDQT	08/01/2025	Board of Directors' resolution on personnel plan
8	09/2025/NQ-HDQT	08/01/2025	Board of Directors' resolution on personnel plan
9	10/2025/NQ-HDQT	13/01/2025	Approval of relocation of the head office of Think Vuong and Phat Trien Commercial Joint Stock Bank – Ninh Binh Branch (No. 256 Cau Huyen, Ninh My Ward)
10	11/2025/NQ-HDQT	13/01/2025	Approval of relocation of the head office of Think Vuong and Phat Trien Commercial Joint Stock Bank – Ninh Binh Branch (No. 1042 Tran Hung Dao Street)
11	12/2025/NQ-HDQT	13/01/2025	Board of Directors' resolution on credit limit granting
12	13/2025/NQ-HDQT	13/01/2025	Commendation of departments and individuals under the Board of Directors in 2024 at PGBank
13	14/2025/NQ-HDQT	20/01/2025	Offering letter for the sale of capital contribution in PTN Chemical Co., Ltd. by Petrolimex Construction and Trading One Member Limited Liability Company
14	15/2025/NQ-HDQT	20/01/2025	Board of Directors' resolution on personnel plan
15	16/2025/NQ-HDQT	20/01/2025	Board of Directors' resolution on personnel plan
16	17/2025/NQ-HDQT	20/01/2025	Board of Directors' resolution on personnel plan
17	18/2025/NQ-HDQT	20/01/2025	Board of Directors' resolution on personnel plan
18	19/2025/NQ-HDQT	24/01/2025	Board of Directors' resolution on credit limit granting
19	20/2025/NQ-HDQT	24/01/2025	Amendment and supplementation of certain provisions related to office lease contract of PGBank
20	21/2025/NQ-HDQT	05/02/2025	Approval of change in name and location of the head office of Think Vuong and Phat Trien Commercial Joint Stock Bank – Hanoi Branch – Linh Nam Transaction Office
21	22/2025/NQ-HDQT	06/02/2025	Board of Directors' resolution on personnel plan
22	23/2025/NQ-HDQT	06/02/2025	Board of Directors' resolution on personnel plan
23	24/2025/NQ-HDQT	07/02/2025	Approval of relocation of the head office of Think Vuong and Phat Trien Commercial Joint Stock Bank – Dong Thap Branch
24	25/2025/NQ-HDQT	12/02/2025	Selection of audit service provider for the Report on the Use of Proceeds from Bond Issuance with outstanding balance as of 31/12/2024
25	26/2025/NQ-HDQT	12/02/2025	Approval of vendor selection for the investment procurement package of the Omni-channel banking platform project for retail customers (Omni Channel – Retail Banking) of PGBank



26	27/2025/NQ-HDQT	12/02/2025	Record date for shareholders to exercise nomination and candidacy rights for the election of Board of Directors and Supervisory Board members of PGBank for the 2025–2023 term
27	28/2025/NQ-HDQT	14/02/2025	Approval of the proposal to supplement business activities to PGBank's operating license
28	29/2025/NQ-HDQT	18/02/2025	Change of head office address of Prosperity and Growth Commercial Joint Stock Bank due to administrative boundary adjustment
29	30/2025/NQ-HDQT	18/02/2025	Issuance of PGBank Certificate of Deposit – Batch 01 of 2025
30	31/2025/NQ-HDQT	20/02/2025	Cancellation of the ongoing public competitive bidding process and re-initiation of public competitive bidding for the procurement package "Investment in IT Infrastructure System – Server and Storage Equipment" of PGBank
31	32/2025/NQ-HDQT	24/02/2025	Issuance of PGBank Certificate of Deposit – Batch 02 of 2025
32	33/2025/NQ-HDQT	26/02/2025	Approval of financial targets in the 2025–2027 business plan
33	34/2025/NQ-HDQT	26/02/2025	Application of discount policy for liquidation of used cars
34	35/2025/NQ-HDQT	03/03/2025	Regulation on Information Classification and Confidentiality (Code: QC.RR.060 – First Issuance)
35	36/2025/NQ-HDQT	05/03/2025	Approval of certain risk appetite indicators of PGBank for reporting to the State Bank of Vietnam
36	37/2025/NQ-HDQT	05/03/2025	Approval of final registration date to exercise rights to purchase additional shares offered to existing shareholders
37	38/2025/NQ-HDQT	06/03/2025	Organization of the 2025 Annual General Meeting of Shareholders
38	38A/2025/NQ-HDQT	06/03/2025	Adjustment of certain contents in Resolution No. 33/2025/NQ-BOD
39	38B/2025/NQ-HDQT	06/03/2025	Approval of Capital Plan for the period 2025–2027
40	39/2025/NQ-HDQT	07/03/2025	Approval of change in name and location of the head office of Prosperity and Growth Commercial Joint Stock Bank – Hanoi Branch – Hoang Mai Transaction Office
41	40/2025/NQ-HDQT	11/03/2025	Approval of vendor selection for license supply and implementation services for the procurement package "Provision and Implementation of Core Banking Software System" of PGBank
42	41/2025/NQ-HDQT	13/03/2025	Approval of relocation of the head office address of Prosperity and Growth Commercial Joint Stock Bank – Long An Branch
43	42/2025/NQ-HDQT	13/03/2025	Renewal of short-term credit limit for Vietcombank Securities Joint Stock Company
44	43/2025/NQ-HDQT	13/03/2025	Issuance of PGBank Certificate of Deposit – Batch 03 of 2025
45	44/2025/NQ-HDQT	14/03/2025	Investment in Certificates of Deposit with EVN Finance Joint Stock Company
46	45/2025/NQ-HDQT	17/03/2025	Approval of proposal to amend and supplement operational content on PGBank's operating license
47	46/2025/NQ-HDQT	18/03/2025	Board of Directors' resolution on credit granting plan
48	47/2025/NQ-HDQT	20/03/2025	Consolidation of personnel for PGBank's Risk Management Committee
49	48/2025/NQ-HDQT	21/03/2025	Approval for implementation of tasks related to relocation of the head office of Prosperity and Growth Commercial Joint Stock Bank
50	49/2025/NQ-HDQT	24/03/2025	Approval of provisional allocation of the 2025 business plan
51	50/2025/NQ-HDQT	27/03/2025	Board of Directors' resolution on credit granting plan
52	51/2025/NQ-HDQT	28/03/2025	Approval of agenda and documents for the 2025 Annual General Meeting of Shareholders

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53	52/2025/NQ-HDQT	01/04/2025	Issuance of Regulation on Safety and Security for Online Service Delivery (Code: QC.IT.013 – First Issuance)
54	53/2025/NQ-HDQT	02/04/2025	Consolidation of personnel for the Human Resources Committee
55	54/2025/NQ-HDQT	03/04/2025	Approval of the 2025 private bond issuance plan of Prosperity and Growth Commercial Joint Stock Bank
56	55/2025/NQ-HDQT	04/04/2025	Amendment and supplementation of PGBank's Information Security Regulation
57	56/2025/NQ-HDQT	04/04/2025	Issuance of the Bank Guarantee Regulation replacing Regulation No. QC.TD.077 (Code: QC.TD.077 – Second Issuance)
58	57/2025/NQ-HDQT	09/04/2025	Termination of the validity of Resolution No. 54/2025/NQ-BOD dated 03/04/2025 of the Board of Directors regarding the approval of the 2025 private bond issuance plan of Prosperity and Growth Commercial Joint Stock Bank
59	58/2025/NQ-HDQT	09/04/2025	Approval of the 2025 private bond issuance plan of Prosperity and Growth Commercial Joint Stock Bank
60	59/2025/NQ-HDQT	09/04/2025	Board of Directors' resolution on credit granting plan
61	60/2025/NQ-HDQT	09/04/2025	Board of Directors' resolution on personnel plan
62	61/2025/NQ-HDQT	10/04/2025	Approval of contracts and transactions between PGBank and related persons
63	62/2025/NQ-HDQT	11/04/2025	Adjustment of organizational structure of the Retail Banking Division
64	63/2025/NQ-HDQT	16/04/2025	Issuance of the 2025 Annual Report
65	64/2025/NQ-HDQT	18/04/2025	Board of Directors' resolution on credit granting plan
66	65/2025/NQ-HDQT	18/04/2025	Amendment to the contents of QC.BM.001 regarding the roles and responsibilities of the Department Head
67	66/2025/NQ-HDQT	21/04/2025	Approval of contracts and transactions between PGBank and related parties
68	67/2025/NQ-HDQT	22/04/2025	Commendation with the "For the Development of PGBank" Medal
69	68/2025/NQ-HDQT	22/04/2025	Approval of contracts and transactions between PGBank and persons related to PGBank
70	69/2025/NQ-HDQT	22/04/2025	Approval of relocation of head offices of PGBank's Branches/Transaction Offices due to administrative boundary adjustments
71	70/2025/NQ-HDQT	22/04/2025	Approval of amendments and supplements to the 2025 Annual General Meeting of Shareholders' documents
72	71/2025/NQ-HDQT	22/04/2025	Board of Directors' resolution on personnel plan
73	72/2025/NQ-HDQT	23/04/2025	Approval of holiday welfare budget for staff on the occasion of 30/04–01/05/2025
74	73/2025/NQ-HDQT	23/04/2025	Board of Directors' resolution on credit granting plan
75	74/2025/NQ-HDQT	24/04/2025	Election of the Chairman of the Board of Directors of PGBank for the 2025–2030 term
76	75/2025/NQ-HDQT	25/04/2025	Consolidation of personnel of BOD-affiliated Committees
77	76/2025/NQ-HDQT	26/04/2025	Amendment of the Regulation on Organization and Operation of the Risk Handling Council and consolidation of its personnel
78	77/2025/NQ-HDQT	26/04/2025	Approval of the results of exercising rights to purchase shares by existing shareholders and the handling plan for odd-lot shares and unsubscribed shares
79	78/2025/NQ-HDQT	29/04/2025	Board of Directors' resolution on credit granting plan
80	80/2025/NQ-HDQT	29/04/2025	Proposal for procurement plan and content of the new competitive bidding dossier for the procurement package "Investment in IT Infrastructure System – Server and Storage Equipment"

81	81/2025/NQ-HDQT	29/04/2025	Board of Directors' resolution on personnel plan
82	82/2025/NQ-HDQT	29/04/2025	Board of Directors' resolution on personnel plan
83	83/2025/NQ-HDQT	29/04/2025	Board of Directors' resolution on personnel plan
84	84/2025/NQ-HDQT	29/04/2025	Board of Directors' resolution on personnel plan
85	88/2025/NQ-HDQT	07/05/2025	Approval of contract extension for the lease of the operating office of PGBank – Can Tho Branch
86	89/2025/NQ-HDQT	07/05/2025	Assignment and decentralization of authority to the Deputy Director of PGBank – Can Tho Branch
87	90/2025/NQ-HDQT	08/05/2025	Approval of the results of the additional public share offering to existing shareholders
88	91/2025/NQ-HDQT	08/05/2025	Appointment and onboarding of a senior executive at PGBank
89	92/2025/NQ-HDQT	08/05/2025	Consolidation of personnel for the Human Resources Committee
90	93/2025/NQ-HDQT	09/05/2025	Approval of changes in supplier selection method and cost for the procurement package "Outsourcing human resources for Core Banking project implementation"
91	94/2025/NQ-HDQT	09/05/2025	Board of Directors' resolution on credit granting plan
92	95/2025/NQ-HDQT	12/05/2025	Amendment and supplementation of Resolution No. 90/2025/NQ-BOD dated 08/05/2025 regarding the approval of the results of the additional public share offering to existing shareholders
93	96/2025/NQ-HDQT	14/05/2025	Organization of the 2025 Annual General Meeting of Shareholders
94	97/2025/NQ-HDQT	16/05/2025	Adjustment of Resolution No. 85/2022/NQ-BOD on the delegation of certain authorities to the Financial Institution Council and the General Director
95	98/2025/NQ-HDQT	16/05/2025	Appointment and onboarding of a management officer for the Information Technology Division of PGBank
96	99/2025/NQ-HDQT	16/05/2025	Proposal related to the procurement package "Anti-Money Laundering System"
97	100/2025/NQ-HDQT	19/05/2025	Board of Directors' resolution on credit granting plan
98	101/2025/NQ-HDQT	19/05/2025	Board of Directors' resolution on personnel plan
99	102/2025/NQ-HDQT	20/05/2025	Plan for considering disciplinary action against employees violating labor regulations
100	103/2025/NQ-HDQT	21/05/2025	Board of Directors' resolution on credit granting plan
101	104/2025/NQ-HDQT	21/05/2025	Amendment and supplementation of Resolution No. 72/2025/NQ-BOD dated 23/04/2025
102	105/2025/NQ-HDQT	23/05/2025	Board of Directors' resolution on credit granting plan
103	106/2025/NQ-HDQT	23/05/2025	Approval of allowances for PGBank personnel participating in the Core Banking Implementation Project
104	106A/2025/NQ-HDQT	26/05/2025	Hiring of an independent auditing firm to audit the Report on Equity and the Report on Capital Use from Share Issuance
105	107/2025/NQ-HDQT	26/05/2025	Board of Directors' resolution on credit granting plan
106	108/2025/NQ-HDQT	26/05/2025	Implementation of the Treasury Front to Back system for managing secondary market transactions of the Treasury and Monetary Business
107	109/2025/NQ-HDQT	26/05/2025	Leasing office premises for PGBank
108	110/2025/NQ-HDQT	26/05/2025	Issuance of PGBank's Risk Appetite for the 2025–2027 period
109	111/2025/NQ-HDQT	27/05/2025	Approval of headcount for new recruitment to implement the Core Banking Project
110	112/2025/NQ-HDQT	27/05/2025	Approval of the supplier selection for the procurement package "Investment in IT infrastructure – Server and storage equipment for Core Banking system"
111	113/2025/NQ-HDQT	27/05/2025	Plan for utilization of PGBank's premises at Mipec Building
112	114/2025/NQ-HDQT	27/05/2025	Approval of the second round of the discount policy for liquidation of old company cars

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113	115/2025/NQ-HDQT	06/06/2025	Issuance of PGBank's Labor Regulations – Second Edition
114	116/2025/NQ-HDQT	06/06/2025	Board of Directors' resolution on personnel plan
115	117/2025/NQ-HDQT	06/06/2025	Approval of the change in name and location of the headquarters of Prosperity and Growth Commercial Joint Stock Bank – Saigon Branch – Bach Dang Transaction Office
116	118/2025/NQ-HDQT	10/06/2025	Dismissal and termination of the labor contract with Mr. Nguyen Trong Chien – Deputy General Director of PGBank
117	119/2025/NQ-HDQT	10/06/2025	Development of features and system installation to comply with regulations from the State Bank of Vietnam, NAPAS, and VISA
118	120/2025/NQ-HDQT	11/06/2025	Board of Directors' resolution on credit granting plan
119	121/2025/NQ-HDQT	11/06/2025	Plan for considering disciplinary action against employees violating labor regulations
120	122/2025/NQ-HDQT	12/06/2025	Approval of agenda and materials for the 2025 Annual General Meeting of Shareholders
121	123/2025/NQ-HDQT	12/06/2025	Issuance of Internal Control System Regulations – Code No. QC.RR.046A
122	124/2025/NQ-HDQT	16/06/2025	Appointment and onboarding of a management officer for the Core Banking Project
123	125/2025/NQ-HDQT	18/06/2025	Delegation of authority for handling labor discipline regarding positions under the personnel management authority of the Board of Directors
124	126/2025/NQ-HDQT	19/06/2025	Consolidation of personnel of the Risk Management Council
125	127/2025/NQ-HDQT	19/06/2025	Board of Directors' resolution on personnel plan
126	128/2025/NQ-HDQT	20/06/2025	Appointment and onboarding of a Senior Executive Officer – Mr. Phuong Tien Dung – Deputy General Director cum Head of Appraisal and Approval Division of PGBank
127	129/2025/NQ-HDQT	20/06/2025	Board of Directors' resolution on personnel plan
128	130/2025/NQ-HDQT	25/06/2025	Board of Directors' resolution on credit granting plan
129	131/2025/NQ-HDQT	25/06/2025	Approval of investment limit for certificate of deposit with Viet Capital Commercial Joint Stock Bank (BVBank)
130	132/2025/NQ-HDQT	26/06/2025	Issuance of PGBank Certificate of Deposit – Batch 04 in 2025 to Viet Capital Commercial Joint Stock Bank
131	133/2025/NQ-HDQT	30/06/2025	Board of Directors' resolution on credit granting plan

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