

No.: 1496/2026/CV - PGBank

Re: Regular disclosure of financial statements

Hanoi, 20 August 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 the financial statements for the third quarter of 2026 the Hanoi Stock Exchange as follows:

1. **The financial statements for the third 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

LEGAL REPRESENTATIVE ✓



CHỦ TỊCH HĐQT

Cao Thị Châu Nga

TABLE OF CONTENTS

<u>CONTENTS</u>	<u>PAGE(S)</u>
STATEMENT OF FINANCIAL POSITION	2 - 4
STATEMENT OF PROFIT OR LOSS	5
CASH FLOW STATEMENT	6 - 7
NOTES TO THE FINANCIAL STATEMENTS	8 - 55

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
STATEMENT OF FINANCIAL POSITION
As at 30 September 2026

Form: B02/TCTD
Unit: VND million

NO	ITEMS	Note	30/09/2026	31/12/2025
A	ASSETS			
I	Cash, gold and gemstones	IV.01	264,205	325,807
II	Balances with the State Bank of Vietnam	IV.02	1,103,996	2,476,429
III	Placements with and loans to other credit institutions	IV.03	22,369,255	28,351,553
1	Placements with other credit institutions		22,369,255	28,351,553
2	Loan to other credit institutions		-	-
3	Provision for risks of loans to other credit institutions		-	-
IV	Trading securities	IV.04	-	-
1	Trading securities		-	-
2	Provision for decrease in value of trade securities		-	-
V	Derivatives and other financial assets	IV.05	222,585	185,112
VI	Loans to customers	IV.06	49,020,042	45,781,147
1	Loans to customers	IV.06.1	49,615,199	46,340,642
2	Provision for credit losses of loans to customers	IV.06.2	(595,157)	(559,495)
VII	Debts purchased	IV.07	-	623,575
1	Debt purchased		-	628,287
2	Provision for credit losses of debts purchased		-	(4,712)
VII	Investment securities	IV.08	16,575,421	9,684,976
1	Available-for-sale securities		16,247,818	8,144,499
2	Held-to-maturity investment securities		652,679	2,097,519
3	Provision for credit losses on investment		(325,076)	(557,042)
VIII	Capital contributions, long-term investments	IV.09	-	488
1	Other capital contribution, long-term investments		41	529
2	Provision for long-term investments		(41)	(41)
IX	Fixed assets		242,082	297,505
1	Tangible fixed assets	IV.10	196,118	244,601
a	Costs		520,527	557,583
b	Accumulated depreciation		(324,409)	(312,982)
2	Intangible fixed assets	IV.12	45,964	52,904
a	Costs		153,364	148,068
b	Accumulated amortisation		(107,400)	(95,164)
XI	Other assets	IV.14	2,839,882	1,113,580
1	Receivables		1,729,129	566,090
2	Interests and fees receivable		926,014	642,114
3	Deferred corporate income tax assets		-	-
4	Other assets		184,739	111,897
5	Provisions for other assets		-	(206,521)
	Total assets		92,637,468	88,840,172

NO	ITEMS	Note	30/09/2026	31/12/2025
B	LIABILITIES AND OWNER'S EQUITY			
I	Debts to the Government and the State Bank of Vietnam	IV.16	834,118	971,806
1	Deposits and borrowings from the Government and the State Bank of Vietnam		834,118	971,806
II	Deposits and borrowings from other credit institutions	IV.17	29,972,424	28,484,871
1	Deposits of other credit institutions		26,521,756	27,945,871
2	Borrowings from other credit institutions		3,450,668	539,000
III	Deposits of customers	IV.18	51,279,859	48,460,417
IV	Derivatives and other financial liabilities	IV.05	-	-
V	Funding, investment trust, loans to credit institutions at risk	IV.19	-	-
VI	Valuable papers issued	IV.20	900,000	3,200,000
VII	Other liabilities	IV.21	1,286,761	1,177,825
1	Interests and fees payable		1,106,471	1,005,773
2	Deferred corporate income tax payable		-	-
3	Other payables and liabilities		180,290	172,052
4	Other risk provisions (Provisions for contingent liabilities)		-	-
	Total liabilities		84,273,162	82,294,919
VIII	Owner's equity	IV.22	8,364,306	6,545,253
1	The Bank's capital		7,325,668	5,498,801
a	Charter capital		7,327,022	5,499,964
b	Share premium		(1,354)	(1,163)
2	The Bank's reserves	IV.23	504,389	388,217
3	Exchange rate difference		-	-
4	Retained earnings		534,249	658,235
IX	Interests of minority shareholders		-	-
	Total liabilities and owner's equity		92,637,468	88,840,172

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
STATEMENT OF FINANCIAL POSITION (Continued)
As at 30 September 2026

Form: B02/TCTD
Unit: VND million

OFF BALANCE-SHEET ITEMS

NO	ITEMS	Note	30/09/2026	31/12/2025
1	Credit guarantees		29,342	32,962
2	Foreign currency commitments		26,164,472	19,995,452
	<i>Foreign currency purchase commitments</i>		-	-
	<i>Foreign currency sale commitments</i>		24,509	-
	<i>Swap commitments</i>	V.39	26,139,963	19,995,452
	<i>Future trading commitments</i>		-	-
3	Irrevocable loan commitments		-	-
4	Letters of credit commitments		730,856	957,548
5	Other guarantees		6,283,833	5,216,277
6	Other commitments		5,544,414	264,470
7	Uncollected interest from loans and fee receivables		647,066	655,905
8	Bad debt written - off		4,848,497	2,779,238
9	Assets and other documents		1,684,756	2,686,181

Hanoi, October 20, 2026

PREPARED BY

Hang

Hoang Thi Hang

CHIEF ACCOUNTANT

Lien

Vuong Ngoc Lien

CHIEF EXECUTIVE OFFICER



Huong

Nguyen Van Huong

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
STATEMENT OF PROFIT OR LOSS
For the period from January 1, 2026 to September 30, 2026

Form: B03/TCTD
Unit: VND million

No	ITEMS	Note	Quarter III		Accumulated from beginning of the year to the this quarter	
			In 2026	In 2025	In 2026	In 2025
1	Interest and similar income	V.24	1,592,013	1,177,241	4,413,056	3,383,064
2	Interest and similar expenses	V.25	(1,031,063)	(711,375)	(2,873,041)	(1,987,029)
I	Net interest and similar income		560,950	465,866	1,540,015	1,396,035
3	Income from services rendered		31,667	22,211	145,733	77,824
4	Expenses on services rendered		(13,798)	(17,131)	(68,641)	(45,301)
II	Net gain from services rendered	V.26	17,869	5,080	77,092	32,523
III	Net gain from foreign currency trading	V.27	52,920	30,124	142,377	73,180
IV	Net gain from sale and purchase of trading securities	V.28	-	-	-	-
V	Net (loss) from investemnet securities	V.29	(36)	79,997	(8,128)	83,091
5	Income from other activities		(30,076)	44,458	153,147	119,938
6	Expenses on other activities		59,885	(517)	(45,535)	(6,234)
VI	Net gain from other activities	V.31	29,809	43,941	107,612	113,704
VII	Income from capital contribution and equity investments in other entities	V.30	(89)	89	2,417	89
VIII	Operating expenses	V.32	(301,478)	(262,274)	(850,212)	(771,586)
IX	Net profit from operating activities before provision expenses for credit losses		359,945	362,823	1,011,173	927,036
X	Provision expenses for credit losses		(169,803)	(150,385)	(381,282)	(430,282)
XI	Profit before tax		190,142	212,438	629,891	496,754
7	Current corporate income tax expense		(38,117)	(42,733)	(126,299)	(100,011)
XII	Corporate income tax expense	V.33	(38,117)	(42,733)	(126,299)	(100,011)
XIII	Profit after tax		152,025	169,705	503,592	396,743
XV	Basic earnings per share		221	339	700	724

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Vuong Ngoc Lien

CHIEF EXECUTIVE OFFICER



Nguyen Van Huong

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
CASH FLOW STATEMENT
For the period from January 1, 2026 to September 30, 2026

Form: B04/TCTD
Unit: VND million

ITEMS	Note	Accumulated from the beginning of the year to September 30, 2026	Accumulated from the beginning of the year to September 30, 2025
CASH FLOWS FROM OPERATING ACTIVITIES			
01. Interest and similar income received		4,152,303	3,266,153
02. Interest and similar expenses paid		(2,772,343)	(1,831,057)
03. Income from services rendered received		77,092	32,523
04. Net cash from dealing in foreign currency and trading securities		117,129	112,271
05. Other income		(20,754)	18,502
06. Cash recovered from bad debts written off or compensated by provision for credit losses		128,366	95,202
07. Payments to employees and for operation management		(831,046)	(800,967)
08. Corporate income tax paid	V.33	(123,713)	(103,925)
<i>Net cash flow from operating activities before changes in operating assets and working capital</i>		727,034	788,702
<i>Changes in operating assets</i>			
09. (Increase)/Decrease in cash and loans to other credit institutions		(6,658,479)	(4,039,100)
10. (Increase)/Decrease in trading securities		(37,473)	1,948
11. (Increase)/Decrease in derivative financial instruments and other financial assets/liabilities		(2,646,270)	(2,815,050)
12. (Increase)/Decrease in loans to customers and debts purchased		(794,846)	(61,682)
13. (Decreases) in provision for credit losses on bad debts, corporate bonds and special bond settlements		(1,248,486)	50,464
<i>Changes in operating liabilities</i>			
15. Increase/(Decrease) in deposits and borrowings from the Government and the State Bank of Vietnam		(137,689)	-
16. Increase/(Decrease) in deposits and borrowings from other credit institutions		1,487,553	1,822,569
17. Change in deposits from customers		2,819,442	895,611
18. Increase/(Decrease) in issuance of valuable papers (except for valuable papers included in financial activities)		(2,300,000)	2,920,000
19. Increase/(Decrease) in funding, investment trust, and loans to credit institutions at risk		-	20,411
20. Increase/(Decrease) in derivative financial instruments and other financial liabilities		-	-
21. Increase/(Decrease) in other operating liabilities		31,631	(110,198)
22. Expenditure from credit institution funds		(8,757,583)	(526,325)
I. Net cash generated by from operating activities		(8,757,583)	(526,325)

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
CASH FLOW STATEMENT
For the period from January 1, 2026 to September 30, 2026

Form: B04/TCTD
Unit: VND million

ITEMS	Note	Accumulated from the beginning of the year to September 30, 2026	Accumulated from the beginning of the year to September 30, 2025
CASH FLOW FROM INVESTMENT ACTIVITIES			
01. Acquisition of fixed assets	IV.10	(17,856)	(50,631)
02. Proceeds from sales, disposal of fixed assets		40,480	10,530
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		-	-
08. Proceeds from investment and capital contribution to other entities		2,905	-
09. Dividends and profit received from long-term investments and capital contribution		-	89
II. Net cash (used in) investing activities		25,529	(40,012)
CASH FLOW FROM FINANCIAL ACTIVITIES			
01. Increase in equity capital from capital contribution and/or share issuance		1,315,720	799,198
III. Cash flows from financial activities		1,315,720	799,198
IV. Net cash flows for the period		(7,416,334)	232,861
V. Cash and cash equivalents at the beginning of the period	V.34	31,153,789	26,223,946
VI. Adjustment with exchange rate change		-	-
VII. Cash and cash equivalents at the end of the period	V.34	23,737,455	26,456,807

Hanoi, October 20, 2026

PREPARED BY

Hang

Hoang Thi Hang

CHIEF ACCOUNTANT

Lien

Vuong Ngoc Lien

CHIEF EXECUTIVE OFFICER



Huong

Nguyen Van Huong

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 30 September 2026, the charter capital of the Bank was VND 7,327,022 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, 5th, 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 30 September 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 30 September 2026 are 1,926 (31 December 2025: 1,871).

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 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 (A resignation letter was submitted on 07 October 2026)
Ms. Chu Thi Huong	Member (A resignation letter was submitted on 24 July 2026)

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. Vuong Ngoc Lien	Chief Accountant
	Deputy Head of Finance cum Chief Accountant
	Appointed on 11 August 2026
Ms. Nguyen Thi Thu Ha	Chief Accountant – Resigned on 11 August 2026
	Deputy Head of Finance – Resigned on 08 January 2026

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

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

flows of the Bank. With regard to the number of shares, the Bank presented the items in units as shown in Note 22.

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.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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-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;

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

- 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.
- Transactions of usance Payable at Sight (UPAS) L/C that allow the beneficiary to be paid immediately or before the UC due date, and those under transactions of L/C reimbursement as agreed with customers using the reimbursing bank's funds from the date the reimbursing bank pays the beneficiary; transactions of IJC payment negotiation; and Outright purchase without recourse of sets of documents presented under UCS, except where a commercial bank or foreign bank branch purchases outright without recourse of documents presented under an IJC which it issued.

Accordingly, customers' loans are determined to be in the higher risk group of the classification made under Article 10 of Circular 31 and customers' debt group provided at the time of loan classification by the Credit Information Center ("CIC") of the SBV.

Loans are classified by risk level into: Standard, Special mention, Substandard, Doubtful and Loss. Loans classified as either Substandard, Doubtful or Loss are considered as bad debts. Loan classification and provision for credit losses will be made at the end of each month and recognised in the following month.

Provision for credit losses

Specific provision

The specific provision as of June 30 is determined by multiplying the outstanding loan balance, after deducting the value of eligible collateral, by the specific provisioning rate corresponding to the debt classification as of June 30. The specific provisioning rates for each debt group are stipulated in Decree 86 as follows:

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

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

11, 2025, which provides detailed guidance on the accounting regime applicable to letter of credit transactions.

General Provision

Following Decree 86, a general provision is made for credit losses that are yet to be identified during the loan classification and specific provisioning process as well as in cases where the credit institutions encounter potential financial difficulties due to the deterioration in loan quality. Accordingly, the Bank is required to make and maintain a general provision at 0.75% of the total outstanding loan balances which are classified into groups 1 to 4, excluding deposits at domestic credit institutions and foreign bank branches in Vietnam as prescribed by law and deposits at overseas credit institutions; loans and forward purchase of valuable papers among credit institutions and foreign bank branches in Vietnam; purchases of certificates of deposit or bonds issued locally by other credit institutions and foreign bank branches; and repurchase agreements of Government bonds on the stock market in accordance with the legal regulations on issuance, registration, depository listing and trading of government debt instruments in the stock market and other debts arising between credit in institutions and foreign bank branches in Vietnam in accordance with the provisions of law.

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.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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 11% 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 (+)

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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 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.

Periodically, the Bank will calculate and make provisions for these special bonds in accordance with Decree No. 53/2013/ND-CP ("Decree 53") dated 18 May 2013 and Decree No. 18/2016/ND-CP dated 18 March 2016 of the Government ("Decree 18"), Circular No. 19/2013, TT.NHNN dated

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

06 September 2013 ("Circular 19"), Circular No. 14/2015/TT-NHNN ("Circular 14") dated 28 August 2015, Circular No. 08/2016/TT-NHNN ("Circular 08") dated 16 June 2016, Circular No. 09/2017-M- NHNN ("Circular 09") dated 14 August 2017; Circular No.03/2024/TT-NHNN ("Circular 03") dated 16 May 2024 of the SBV on amending and supplementing a number of articles of Circular 19. Accordingly, during the term of the special bonds, the Bank will make provisions for the special bonds in its operating expenses. Annually, within 05 working days immediately preceding the date corresponding to the maturity date of the special bonds, the Bank must set aside a minimum specific provision amount for each special bond calculated according to the following formula and no general provision is required.

Minimum specific provision amount in the year $(\text{Par value of the special bonds} \times \text{Time from the date of issuance of the special bonds} / \text{Term of the special bonds} - \text{Amount of bad debt recovered accumulated up to the time of setting aside} - \text{Amount of specific provision accumulated up to the time of setting aside})$.

The special bonds shall be settled in the following cases:

- a) The risk provisions already made for the special bonds are not less than the carrying amount of the outstanding principal balance of the related non-performing loan recorded in VAM books, including the following circumstances:
 - (i) VAMC sells the non-performing loan to organizations or individuals, including the case of reselling the non-performing loan purchased by special bonds back to the debt-selling credit institution at market value or at an agreed price;
 - (ii) VAMC converts part or all of the purchased non-performing loan into charter capital or share capital of the borrowing enterprise
- b) Upon maturity of the special bonds: When settling the special bonds and receiving back the loan previously sold to VAMC, the Bank shall utilize the provisions made annually for the special bonds to handle the non-performing loan. Any difference between the provision amount made for the special bonds and the unrecovered loan value shall be recognized as "Other operating income" in the interim income statement.

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 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 has 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

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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.

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.

Assets	Estimated useful lives (Years)
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

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 the remaining profit after deducting the amounts prescribed under Decree No. 135/2025/ND-CP dated 12 June 2025.
- 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.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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:

- (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.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

III. NOTES ON THE STATEMENT OF FINANCIAL POSITION

1. CASH, GOLD AND GEMSTONES

	30/09/2026	31/12/2025
Cash on hand in VND	217,818	245,800
Cash on hand in foreign currencies	46,387	80,007
	264,205	325,807

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

	30/09/2026	31/12/2025
Deposits at the State Bank of Vietnam	1,103,996	2,476,429
<i>In VND</i>	1,087,089	2,465,337
<i>In foreign currencies</i>	16,907	11,092
	1,103,996	2,476,429

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.

3. PLACEMENTS WITH AND LOANS TO OTHER CREDIT INSTITUTIONS

	30/09/2026	31/12/2025
3.1. Placements with other credit institutions		
Demand deposits	5,615,946	5,811,076
- <i>In VND</i>	5,055,617	5,148,877
- <i>In foreign currencies</i>	560,329	662,199
Term deposits	16,753,309	22,540,477
- <i>In VND</i>	15,012,515	21,621,955
- <i>In foreign currencies</i>	1,740,794	918,522
	22,369,255	28,351,553
3.2. Loans to other credit institutions		
- <i>In VND</i>	-	-
- <i>In foreign currencies</i>	-	-
	-	-
3.3. Provision for loans to other credit institutions	-	-
Total Placements with and loans to other credit institutions	22,369,255	28,351,553

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

	<u>30/09/2026</u>	<u>31/12/2025</u>
Analysis of Term deposits with other credit institutions		
Standard	<u>16,753,309</u>	<u>22,540,477</u>
	<u>16,753,309</u>	<u>22,540,477</u>

4. TRADING SECURITIES

No occurrence during the period.

5. DERIVATIVES AND OTHER FINANCIAL ASSETS/(LIABILITIES)

	The total value of the contract	Total accounting value	
		Assets	Liabilities
<u>Closing balance</u>			
Currency derivatives	12,307,870	222,585	-
Currency forwards	-	-	-
Currency swaps	12,307,870	222,585	-
<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	-

6. LOANS TO CUSTOMERS

	<u>30/09/2026</u>	<u>31/12/2025</u>
Loans to local economic entities and individuals	49,602,685	46,339,074
Loans of commercial papers and valuable papers	-	1,051
Payments made on behalf of customers	12,514	29
Loans by funding, investment entrusts	-	488
Total	<u>49,615,199</u>	<u>46,340,642</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

Analysis of loan portfolio by quality:

	<u>30/09/2026</u>	<u>31/12/2025</u>
Standard	46,574,893	43,609,269
Special mention	1,092,354	1,639,592
Sub-standard	671,134	219,548
Doubtful	752,673	259,253
Loss	524,145	612,980
	<u>49,615,199</u>	<u>46,340,642</u>

Analysis of loans portfolio by original term:

	<u>30/09/2026</u>	<u>31/12/2025</u>
Short-term loans (under one year)	31,048,135	27,543,747
Medium-term loans (from one year to five years)	4,076,667	4,600,242
Long-term loans (over five years)	14,490,397	14,196,653
	<u>49,615,199</u>	<u>46,340,642</u>

Analysis of loan portfolio by currency:

	<u>30/09/2026</u>	<u>31/12/2025</u>
Loans denominated in VND	49,246,224	46,069,870
Loans denominated in foreign currencies	368,975	270,772
	<u>49,615,199</u>	<u>46,340,642</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

Analysis of loan portfolio by type of businesses:

	30/09/2026	31/12/2025
State owned entities	108,628	1,325
Single-member limited liability company wholly owned by the State (100% of charter capital)	22,047	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.	661,151	736,827
Other types of limited liability companies	6,853,566	6,416,772
The Joint-stock company of which over 50% of Stated-owned equity	-	-
Private entities	8,496	6,307
Other types of joint stock companies	22,731,847	21,222,105
Foreign invested companies	-	125,969
Cooperatives and cooperative unions	13,421	14,200
Household businesses and individuals	19,216,043	17,635,793
Other sectors	-	-
Total	49,615,199	46,340,642

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

Analysis of loan portfolio by sector:

	<u>30/09/2026</u>	<u>31/12/2025</u>
Agriculture, forestry and fisheries	541,225	2,230,409
Mining	760,189	1,146,066
Manufacturing and processing	3,567,115	3,869,847
Electricity, petroleum, hot water, steam and air conditioner	173,647	423,802
Water supplying, waste and sewage processing and management	14,850	20,743
Construction	5,722,910	5,514,453
Wholesale and retail; repair of motor vehicles, motorcycles and others vehicles	3,975,095	6,407,522
Transport and warehousing	558,603	852,386
Accommodation and food services	529,940	2,055,420
Information and communication	202,854	250,263
Financial and insurance activities	9,073,108	7,452,700
Real estate business	5,029,432	4,536,243
Specialization, scientific and technology activities	11,891	123,970
Administration activities and supporting services	109,996	272,104
Activities of the Communist Party, socio-political organizations, state management, international security	-	1,159
Education and training	15,670	174,413
Health and social assistance activities	55,852	320,312
Other service activities	679,341	3,607,047
Art, amusement, entertainmen	6,925	158,236
Employment activities in households, goods production and services rendering for household self-consumption	18,586,556	6,923,547
Industry of international organizations and agencies	-	-
Total	49,615,199	46,340,642

Movements in provisions for credit losses of loans to customers for the year ended 30 September 2026 are as follows:

	<u>Specific provision</u>	<u>General provision</u>	<u>Total</u>
Opening balance	216,538	342,957	559,495
Provision (reversed)/made during the period	402,524	25,224	427,748
Provision used for bad debts written off during the period	(392,086)	-	(392,086)
Provision for purchased receivables	-	-	-
Closing balance	226,976	368,182	595,157

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

7. DEBTS PURCHASED

	<u>30/09/2026</u>	<u>31/12/2025</u>
Debts purchased by VND	-	628,287
Buy debt in foreign currency	-	-
Provision for credit losses of debts purchased	-	(4,712)
Total	<u>-</u>	<u>623,575</u>

The values of principal of the debts purchased:

	<u>30/09/2026</u>	<u>31/12/2025</u>
Standard	-	628,287
Special mention	-	-
Sub-standard	-	-
Doubtful	-	-
Loss	-	-
	<u>-</u>	<u>628,287</u>

8. INVESTMENT SECURITIES

8.1. Available-for-sale securities

	<u>30/09/2026</u>	<u>31/12/2025</u>
Debt securities	16,247,818	8,144,499
Debt securities issued by the Government	3,726,987	2,250,449
Debt securities issued by other local credit institutions	11,520,831	5,697,654
Debt securities issued by local economic entities	1,000,000	196,396
Provision for impairment of available-for-sale securities	(7,500)	(1,473)
General provision	(7,500)	(1,473)
	<u>16,240,318</u>	<u>8,143,026</u>

8.2. Held-to-maturity investment securities (excluding special bonds issued by VAMC)

	<u>30/09/2026</u>	<u>31/12/2025</u>
Debt securities	-	1,000,000
Debt securities issued by local economic entities	-	1,000,000
	<u>-</u>	<u>1,000,000</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

8.3. Special bonds issued by VAMC

	<u>30/09/2026</u>	<u>31/12/2025</u>
Par value of special bonds	652,679	1,097,519
Provision for special bonds	<u>(317,576)</u>	<u>(555,569)</u>
	<u>335,103</u>	<u>541,950</u>

8.4. Analysis of the quality of securities classified as credit risk assets

	<u>30/09/2026</u>	<u>31/12/2025</u>
Standard	11,300,000	6,894,050
	<u>11,300,000</u>	<u>6,894,050</u>

8.5. Movements in provision for impairment Of investment securities (excluding special bonds)

	<u>Provision for impairment</u>	<u>General provision</u>	<u>Total</u>
Opening balance	-	1,473	1,473
(Reversed)/ Provision made during the year	-	6,027	6,027
Closing balance	-	<u>7,500</u>	<u>7,500</u>

8.6. Movements in provision for impairment Of special bonds

	<u>30/09/2026</u>	<u>31/12/2025</u>
Opening balance	555,569	368,263
Provision made in the period	167,598	224,271
Provision used for settlement of special bonds	<u>(405,591)</u>	<u>(36,965)</u>
Closing balance	<u>317,576</u>	<u>555,569</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

9. CAPITAL CONTRIBUTION, LONG-TERM INVESTMENTS

	<u>30/09/2026</u>	<u>31/12/2025</u>
Vietnam Pyramid New Technology Corporation	41	41
PTN Chemical Joint Venture Company	-	488
	<u>41</u>	<u>529</u>
Provision for impairment of investments in subsidiaries	(41)	(41)
	<u>-</u>	<u>488</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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	116,468	227,310	13,440	557,583
New purchases for the year	-	184	-	10,334	2,042	12,560
Other increase	-	-	-	-	-	-
Disposals	9,620	-	39,247	699	50	49,616
Other decreases	-	-	-	-	-	-
Closing balance	186,677	4,252	77,221	236,945	15,432	520,527
Accumulated depreciation						
Opening balance	56,398	3,978	59,820	187,374	5,412	312,982
Depreciation for the year	3,656	23	4,989	12,637	2,728	24,033
Other increase	-	-	-	-	-	-
Disposals	3,209	-	8,650	697	50	12,606
Other decreases	-	-	-	-	-	-
Closing balance	56,845	4,001	56,159	199,314	8,090	324,409
Net book value						
Opening balance	139,899	90	56,648	39,936	8,028	244,601
Closing balance	129,832	251	21,062	37,631	7,342	196,118

The cost of tangible fixed assets which were fully depreciated and still in use as at 30 September 2026 is VND 214,667 million (as at 31 December 2025: VND 213,268 million)

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	-	5,296	-	5,296
Disposals	-	-	-	-
Other decreases	-	-	-	-
Closing balance	30,917	121,183	1,264	153,364
Accumulated depreciation				
Opening balance	10,382	84,553	229	95,164
Amortisation for the period	1,112	10,841	283	12,236
Other increase	-	-	-	-
Disposals	-	-	-	-
Other decreases	-	-	-	-
Closing balance	11,494	95,394	512	107,400
Net book value				
Opening balance	20,535	31,334	1,035	52,904
Closing balance	19,423	25,789	752	45,964

The cost of intangible fixed assets that have been fully depreciated but still in use as at 30 September 2026 is VND 64,261 million (as at 31 December 2025: VND 58,015 million)

13. INVESTMENT REAL ESTATE

Not applicable to PGBank.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

14. OTHER ASSETS

	30/09/2026	31/12/2025
Receivables	1,729,129	566,090
External receivables	1,686,025	541,729
Internal receivables	27,577	22,500
Construction in progress	15,527	1,861
Interest and fee receivables	926,014	642,114
Other assets	184,739	111,897
Provision for impairment of other assets on the statement of financial position	-	(206,521)
	2,839,882	1,113,580

15. GOODWILL

During the period, there was no occurrence at PGBank.

16. DEPOSITS AND BORROWINGS FROM GOVERNMENT, SBV

	30/09/2026	31/12/2025
Borrowings the State Bank of Vietnam	834,118	971,806
	834,118	971,806

17. DEPOSITS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

17.1. Deposits of other credit institutions

	30/09/2026	31/12/2025
Demand deposits from other credit institutions	5,277,793	5,273,980
<i>In VND</i>	5,017,973	5,011,545
<i>In foreign currency</i>	259,820	262,435
Term deposits from other credit institutions	21,243,963	22,671,891
<i>In VND</i>	17,372,645	21,622,151
<i>In foreign currency</i>	3,871,318	1,049,740
	26,521,756	27,945,871

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

17.2. Borrowings from other credit institutions

	30/09/2026	31/12/2025
<i>In VND</i>	2,827,100	539,000
<i>In foreign currency</i>	623,568	-
	3,450,668	539,000

18. DEPOSITS FROM CUSTOMERS

	30/09/2026	31/12/2025
Demand deposits	10,980,444	8,696,387
<i>In VND</i>	10,691,521	8,586,167
<i>In foreign currency</i>	288,923	110,220
Term deposits	39,550,332	39,576,106
<i>In VND</i>	39,442,934	39,435,656
<i>In foreign currency</i>	107,398	140,450
Deposits for specific purposes	517	87
Margin deposits	748,566	187,837
	51,279,859	48,460,417

Customer deposit portfolio by type of customers:

	30/09/2026	31/12/2025
Economic entities	14,956,133	15,090,098
Individuals	36,323,726	33,370,319
	51,279,859	48,460,417

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

	30/09/2026	31/12/2025
Entrusted funding capital in VND	-	-
	-	-

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

20. VALUABLE PAPERS ISSUED

	<u>30/09/2026</u>	<u>31/12/2025</u>
In VND	900,000	3,200,000
In foreign currency	-	-
	<u>900,000</u>	<u>3,200,000</u>

21. OTHER LIABILITIES

	<u>30/09/2026</u>	<u>31/12/2025</u>
Interests and fees payable	1,106,471	1,005,773
Other payables and liabilities	180,290	172,052
Internal payables	20,764	37,866
External payables	135,346	98,094
Bonus and welfare funds	24,180	36,092

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

22. OWNER'S EQUITY

	Charter capital	Share premium	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	75,577	658,235	6,545,253
Profit after tax for the period	-	-	-	-	-	503,592	503,592
Capital increase	1,315,912	(191)	-	-	-	-	1,315,721
Appropriation for the period	-	-	-	58,086	58,086	(116,172)	-
Appropriation of profits for capital increase	511,146	-	-	-	-	(511,146)	-
Others	-	-	-	-	-	(260)	(260)
Balance as at 30/09/2026	7,327,022	(1,354)	650	370,076	133,663	534,249	8,364,306
Balance as at 01/01/2025	4,200,000	-	650	278,010	41,596	645,794	5,166,050
Profit after tax for the period	-	-	-	-	-	580,863	580,863
Capital increase	800,000	(1,163)	-	-	-	-	798,837
Appropriation for the period	-	-	-	33,980	33,981	(67,961)	-
Distributed for the period	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

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

Details of the Bank's capital at 30 September 2026:

	Ordinary shares	Percentage of ownership
Gia Linh Trading Development and Import Export Company Limited	650,546	8.88%
Cuong Phat International Joint Stock Company	672,530	9.18%
Vu Anh Duc Trading Joint Stock Company	663,512	9.06%
Other shareholders	5,340,434	72.89%
	7,327,022	100.00%

- (i) The Bank issued 131,591,184 shares through a public offering to existing shareholders at a price of VND 10,000 per share, equivalent to VND 1,315,912 million, to increase its charter capital in accordance with Resolution No. 04/2025/NQ-ĐHĐCĐ dated 22 July 2025 of the Extraordinary General Meeting of Shareholders and Resolution No. 155/2025/NQ-HĐQT dated 24 July 2025 of the Board of Directors approving the implementation of the charter capital increase plan of Prosperity and Development Joint Stock Commercial Bank.
- (ii) The Bank completed the issuance of 51,114,628 shares as stock dividends from its after-tax profits for the year ended 31 December 2025, at a rate of 7.5%, with 10 June 2026 being the record date. The results of the issuance were approved by the Board of Directors pursuant to Resolution No. 125/2026/NQ-HĐQT dated 16 June 2026 and by the State Securities Commission in writing on 18 June 2026.
- (iii) Pursuant to Resolution No. 01/2026/NQ-ĐHĐCĐ dated 21 April 2026, the General Meeting of Shareholders approved the appropriation of statutory reserves from the Bank's undistributed profits for 2025.

	30/09/2026	30/09/2025 (Restated)
Profit after tax (*)	503,592	396,743
Profit attributable to ordinary shareholders	503,592	396,743

Weighted average number of ordinary shares for the purpose of calculating basic earnings per share:

	30/09/2026	30/09/2025 (Restated)
Number of ordinary shares outstanding at the beginning of the period	549,996,424	420,000,000
Shares issued to existing shareholders in 2024	-	43,369,963
Impact of ordinary shares issued for dividend distribution in 2025	-	46,333,682
Impact of ordinary shares issued for dividend distribution in 2026	50,174,773	38,244,451
Shares issued to existing shareholders in 2026	119,058,690	-
Weighted average number of ordinary shares outstanding for basic earnings per share calculation	719,229,887	547,928,097

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

	<u>30/09/2026</u>	<u>30/09/2025 (Restated)</u>
Basic earnings per share	<u>700</u>	<u>724</u>
	<u>700</u>	<u>724</u>

In accordance with Vietnamese Accounting Standard No. 30 – Earnings per Share, the Bank retrospectively adjusts basic earnings per share for all periods presented if the number of ordinary shares outstanding increases as a result of a capitalisation issue, bonus issue or share split, or decreases as a result of a reverse share split, including where such change occurs after the end of the reporting period but before the financial statements are authorised for issue. Accordingly, per-share amounts for the current reporting period and each prior period presented in the financial statements must be recalculated based on the new number of shares. Therefore, basic earnings per share for the nine-month period ended 30 September 2025 has been restated to reflect the impact of the following event:

The Bank completed the issuance of 51,114,628 shares as a share dividend at a rate of 7.5%, funded from profit after tax for 2025, to shareholders on record as at 10 June 2026. The results of the issuance were approved by the Board of Directors under Resolution No. 125/2026/NQ-HĐQT dated 16 June 2026 and acknowledged by the State Securities Commission in its written confirmation dated 18 June 2026.

23. THE BANK'S RESERVES

	<u>Investment and development fund</u>	<u>Financial reserve</u>	<u>Charter capital supplementary reserve</u>	<u>Total</u>
Balance as at 01 January 2026	650	311,990	75,577	388,217
Appropriation for the period	-	58,086	58,086	116,172
Capital increase	-	-	-	-
Balance as at 30 September 2026	<u>650</u>	<u>370,076</u>	<u>133,663</u>	<u>504,389</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

IV. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INCOME STATEMENT

24. INTEREST AND SIMILAR INCOME

	Current period	Prior period
Interest income from deposits	791,320	361,028
Interest income from loans to customers	2,939,741	2,695,563
Interest income from trading, debt securities	566,248	187,200
Interest leasing income	-	-
Income from guarantee	49,066	47,721
Income from debt purchasing	10,633	1,497
Other incomes from credit activities	56,048	90,055
	4,413,056	3,383,064

25. INTEREST AND SIMILAR EXPENSES

	Current period	Prior period
Interest expenses for deposits	2,731,042	1,808,224
Interest expenses for borrowings	63,945	8,622
Interest expenses for issuance of valuable papers	60,924	164,283
Interest expenses leasing income	-	-
Expenses for other credit activities	17,130	5,900
	2,873,041	1,987,029

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

26. NET GAIN FROM SERVICES

	Current period	Prior period
Income from settlement services	20,718	21,693
Income from treasury activities	50,904	18,692
Income from agency and trust operations	-	-
Income from consulting services	-	-
Income from insurance business and services	18,555	19,359
Income from other services	55,556	18,080
Income from services	145,733	77,824
Expenses on settlement services	6,321	5,141
Expenses on post and telecommunication	-	-
Expenses on treasury activities	28,283	14,423
Expenses on income from agency and trust operations	-	-
Expenses on consultancy services	1,029	191
Expenses on commission and brokerage fees	14,558	12,712
Expenses on other services	18,450	12,834
Expenses on services	68,641	45,301
Net gain from services	77,092	32,523

27. NET GAIN FROM FOREIGN CURRENCY TRADING

	Current period	Prior period
Income from trading foreign currencies	180,728	80,582
- <i>Income from foreign exchange spot transactions</i>	68,780	61,431
- <i>Income from monetary derivative financial instruments</i>	111,948	19,151
Expenses for trading foreign currencies	38,351	7,402
- <i>Expenses for foreign exchange spot transactions</i>	32	9
- <i>Expenses for monetary derivative financial instruments</i>	38,319	7,393
Net gain from trading foreign currencies	142,377	73,180

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

28. NET GAIN FROM SALE PURCHASE OF TRADING SECURITIES

	<u>Current period</u>	<u>Prior period</u>
Income from trading securities	-	-
Expenses for trading securities	-	-
Provision reversal for trading securities	-	-
Net gain from sale and purchase of trading securities	-	-

29. NET LOSS FROM INVESTMENT SECURITIES

	<u>Current period</u>	<u>Prior period</u>
Income from available-for-sale securities	1,382	40,494
Expenses for available-for-sale securities	3,483	1,403
Provision reversal for investment securities	(6,027)	44,000
	(8,128)	83,091

30. INCOME FROM CAPITAL CONTRIBUTION AND EQUITY INVESTMENTS IN OTHER ENTITIES

	<u>Current period</u>	<u>Prior period</u>
Dividends and profits received in the period from capital contribution		
From Business Capital Securities	-	-
From investment securities	-	-
From long-term investments	2,417	89
Other income	-	-
	2,417	89

31. NET GAIN FROM OTHER OPERATING ACTIVITIES

	<u>Current period</u>	<u>Prior period</u>
Income from other activities	153,147	119,938
Expenses on other activities	45,535	6,234
	107,612	113,704

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

32. OPERATING EXPENSES

	Current period	Prior period
Taxes, fees and charges	12,123	12,432
Employees costs	478,910	422,986
In which:	-	-
<i>Salaries and benefits</i>	431,520	364,977
<i>Additional payroll-related expenses</i>	34,873	33,371
<i>Allowances</i>	10,029	15,870
<i>Other expenses for employees</i>	2,488	8,768
Expenses related to assets	181,727	168,699
<i>In which: depreciation and amortization for fixed assets</i>	36,267	39,307
Expenses related to public affairs management	141,056	132,306
In which:	-	-
<i>Per diem</i>	3,725	5,862
<i>Expenses related to union activities</i>	17	679
Insurance for customer deposits	36,396	35,163
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>850,212</u>	<u>771,586</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

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

	Current period	Prior period
Profit before tax	629,891	496,754
Adjusted items:		
Less:	2,417	-
<i>Non-taxable income from dividends</i>	-	-
<i>Income from dividends, distributed profits and capital contributions</i>	2,417	-
Add: Other non-deductible expenses	4,021	3,301
Taxable income	631,495	500,055
CIT rate	20%	20%
CIT expenses based on tax rate	126,299	100,011
Total CIT for the period	126,299	100,011
CIT payable at the beginning of the period	59,501	50,209
CIT paid during the period	(123,713)	(104,934)
Others	458	676
CIT payable at the end of the period	62,545	45,962

34. CASH AND CASH EQUIVALENTS

	30/09/2026	31/12/2025
Cash, gold and gemstones	264,205	325,807
Deposits with the State Bank of Vietnam	1,103,996	2,476,429
Placements with other credit institutions	22,369,255	28,351,553
- <i>Demand deposits</i>	5,615,946	5,811,075
- <i>Term deposit with no more than 3 months</i>	16,753,309	22,540,478
	23,737,456	31,153,789

35. NEW PURCHASE AND LIQUIDATION OF SUBSIDIARIES

During the period, there was no occurrence at PGBank.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

36. EMPLOYEES' INCOME

	<u>Current period</u>	<u>Prior period</u>
I. Total number of employees (person)	1,926	1,872
Average number of employees (person)	1,880	1,888
II. Employees' income		
1. Total salary income	409,518	130,594
2. Bonuses and other income	57,189	3,632
3. Total income (1+2)	466,707	134,226
4. Average monthly income per employee	24.20	23.06
5. Average monthly income	27.58	23.70

37. THE BANK'S OBLIGATIONS TO THE STATE BUDGET

	<u>Opening balance</u>	<u>Payable</u>	<u>Paid</u>	<u>Closing balance</u>
1. Value-added tax	3,995	15,743	17,189	2,549
2. Corporate income tax	59,501	126,757	123,713	62,545
3. Other taxes	3,605	25,386	21,192	7,799
4. Other obligations, fees and charges	-	196	196	-
	<u>67,101</u>	<u>168,082</u>	<u>162,290</u>	<u>72,893</u>

38. TYPE AND VALUE OF CUSTOMER COLLATERAL ASSETS

	<u>30/09/2026</u>	<u>31/12/2025</u>
1. Real estate (house, land, car)	45,562,361	45,538,325
2. Goods	5,718,839	4,357,215
3. Stocks, bonds, securities	14,969,120	14,729,054
4. Machinery, equipment, real estate	1,216,888	8,293,141
5. Other	57,631,055	22,642,384
	<u>125,098,263</u>	<u>95,560,119</u>

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

39. CONTINGENT LIABILITIES AND OTHER COMMITMENTS

	<u>30/09/2026</u>	<u>31/12/2025</u>
Credit guarantees	29,342	32,962
Foreign currency commitments	26,164,473	19,995,452
Letters of credit commitments	730,856	957,548
Other guarantees	6,283,833	5,216,277
Other commitments	5,544,414	264,470
Uncollected interest from loans	647,066	655,905
Bad debt written - off	4,848,497	2,779,238
Assets and other documents	1,684,756	2,686,181
	<u>45,933,237</u>	<u>32,588,033</u>

40. ENTRUSTMENT AND AGENCY ACTIVITIES OF CREDIT INSTITUTIONS WITHOUT RISK

As of September 30, 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

Details of significant balances with related parties as at 30 September 2026 are as follows:

<u>Related party</u>	<u>Transaction</u>	<u>Value</u>
Members of the Board of Directors/Board of Supervisors/Board of Management and related people	Demand deposit	9,113
	Term deposit	72,699
	Accrued interests payables	1,434
	Interest expenses on deposits	3,536
Major shareholders	Demand deposit	-
	Loan to customers	40,858
	Accrued interest receivables	348
	Loan interest income	94
Related parties of members of the Board of Directors and Managements	Services receivable	202
	Buying foreign currency	518
	Sell foreign currency	633
Members of the Board of Directors/Board of Supervisors/Board of Management and related people		

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

30/09/2026	Total loan balance	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	49,615,199	23,261,272	30,872,424	51,279,859	12,588,446	222,585	16,900,497
Overseas	-	211,979	-	-	-	-	-

44. 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.

45. 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.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

CURRENCY RISK REPORT

As at 30 September 2026

	EUR converted	USD converted	Other currencies converted	Total
Assets				
Cash, gold and gemstones	1,956	44,431	-	46,387
Deposits with the SBV	-	16,907	-	16,907
Placements with and loans to other credit institutions (*)	12,946	2,284,209	3,968	2,301,123
Trading securities (*)	-	-	-	-
Derivatives and other financial assets (*)	-	2,345,109	-	2,345,109
Loans to customers and debts purchased (*)	-	368,975	-	368,975
Investment securities (*)	-	-	-	-
Capital contribution, long-term investment (*)	-	-	-	-
Fixed assets and investment real estate	-	105,093	3	105,096
Other assets (*)	14,902	5,164,724	3,971	5,183,597
Total assets				
Liabilities and owner's equity				
Deposits and loans from the State Bank and other credit institutions	-	-	-	4,754,706
Deposits of customers	14,631	386,668	164	401,463
Derivatives and other financial liabilities	-	-	-	-
Funding, investment trust, loans to credit institutions at risk	-	-	-	-
Valuable papers issued	1	6,556	-	6,558
Other liabilities	-	-	-	-
Capital and reserves	14,633	5,147,930	164	5,162,727
Total liabilities and owner's equity				
On-balance-sheet currency position	270	16,794	3,807	20,870
Off-balance-sheet currency position	-	(23,384)	(1,126)	(24,509)
On and off-balance-sheet currency position	270	(6,590)	2,681	(3,639)

Note: (*) Excluding provision for credit risk

46. 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.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

INTEREST RATE RISK REPORT

As at 30 September 2026

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	264,205	-	-	-	-	-	-	264,205
Balances with the SBV	1,103,996	-	-	-	-	-	-	1,103,996
Placements with and loans to other credit institutions (*)	-	18,082,732	4,286,523	-	-	-	-	22,369,255
Trading securities (*)	-	-	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	222,585	-	-	-	-	-	222,585
Investment securities (*)	637,496	-	500,000	1,600,000	9,050,000	1,800,000	3,313,000	16,900,496
Loans to customers and debts purchased (*)	3,280,742	11,518,926	16,596,355	8,752,937	7,506,025	1,942,852	17,361	49,615,199
Capital contribution, long-term investments (*)	-	41	-	-	-	-	-	41
Fixed assets	-	242,082	-	-	-	-	-	242,082
Other assets (*)	-	1,346,515	56,059	43,835	1,393,474	-	-	2,839,884
Total assets	3,280,742	29,880,302	21,426,713	10,352,937	17,949,499	3,742,852	3,330,361	93,557,741
Liabilities								
Deposits and borrowings from the SBV and other credit institutions	-	21,965,303	5,650,571	1,623,568	1,567,100	-	-	30,806,541
Deposits from customers	-	17,994,091	9,003,361	17,255,487	6,788,043	238,878	-	51,279,859
Derivatives and other financial liabilities	-	-	-	-	-	-	-	-
Valuable papers issued	-	-	-	100,000	800,000	-	-	900,000
Other liabilities	-	1,286,761	-	-	-	-	-	1,286,761
Total liabilities	-	39,959,394	14,653,932	18,979,055	9,155,143	238,878	-	84,273,163
On-balance sheet interest sensitivity gap	3,280,742	2,307,574	(10,079,092)	6,772,781	(8,626,118)	3,503,974	3,330,361	9,284,578
Total interest sensitivity gap	3,280,742	2,307,574	(10,079,091)	6,772,782	(8,626,118)	3,503,974	3,330,361	9,284,580

Note: (*) Excluding provisions for credit risk.

47. LIQUIDITY RISK

Liquidity risk is the risk that: (i) the Bank is unable to fulfil its obligations at the time financial obligations are incurred; or (ii) the Bank has ability to perform obligations at due date but must bear above average cost of market to fulfil those obligations. In order to reduce liquidity risk, the Bank maintains suitable structure of assets and liabilities, and simultaneously strengthens the capability of raising funds from various sources. The Bank has policies in place to manage highly liquid assets and to monitor future cash flows and liquidity status on a daily basis. Expected cash flows and availability of collateral are also evaluated in case of need for funds.

The following assumptions and conditions are adopted in the analysis of maturity of the Bank's assets and liabilities:

- ▶ Balances with the SBV are considered current account, including the compulsory reserves and classified to a term of due within one month;
- ▶ The maturity term of trading securities is based on the actual maturity or the allowed remaining holding period whichever comes first;
- ▶ The maturity term of investment debt securities is based on the maturity date of each type of securities.
- ▶ The maturity terms of placements with and loans to other credit institutions and loans to customers are based on the contractual maturity date. The actual maturity term may vary from the contractual term when the contract is extended;
- ▶ The maturity date of equity investments is classified as over five (05) years as equity investments have no defined maturity;
- ▶ Deposits and borrowings from other credit institutions and deposits from customers are determined based on either the nature of the amounts or their contractual maturity terms. Vostro accounts are paid upon customers' demand and therefore are considered to have shortest term (due within one month). Demand deposits accounts from customers are segmented based on actual deposit retention time. The maturity of term deposits and borrowings is based on their contractual maturity date. In practice, such items may be revolved and therefore maintained for longer periods than their initial maturity term or the term deposits subject to early withdrawal or repayment (not complying with the contractual maturity date);
- ▶ The maturity date of fixed assets is classified as 5 years or more.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
NOTES TO THE FINANCIAL STATEMENTS (continued)
For the period from January 1, 2026 to September 30, 2026

Form: B05/TCTD
Unit: VND million

LIQUIDITY RISK REPORT
As at 30 September 2026

Items	Overdue Over 03 months	Current				Total
		Due within 03 months	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	
Assets						
Cash, gold and gemstones	-	264,205	-	-	-	264,205
Balances with the SBV	-	1,103,996	-	-	-	1,103,996
Placements with and loans to other credit institutions (*)	-	18,082,732	4,286,523	-	-	22,369,255
Trading securities (*)	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	222,585	-	-	-	222,585
Loans to customers and debts purchased (*)	1,976,142	1,304,600	11,405,254	16,784,092	6,392,430	49,615,199
Investment securities (*)	-	-	500,000	10,696,976	3,277,136	16,900,495
Capital contribution, long-term investments (*)	-	-	-	-	41	41
Fixed assets	-	-	-	-	242,082	242,082
Other assets (*)	-	56,059	43,835	1,393,474	-	2,839,883
Total assets	1,976,142	1,304,600	24,177,612	28,874,542	9,911,689	93,557,741
Liabilities						
Deposits and borrowings from the SBV and other credit institutions	-	21,965,303	5,650,571	3,190,668	-	30,806,542
Deposits from customers	-	17,994,091	9,003,361	24,043,529	238,878	51,279,859
Derivatives and other financial liabilities	-	-	-	-	-	-
Funding, investment trust, loans to credit institutions at risk	-	-	-	900,000	-	900,000
Valuable papers issued	-	1,286,761	-	-	-	1,286,761
Other liabilities	-	41,246,155	14,653,931	28,134,197	238,878	84,273,162
Total liabilities	1,976,142	1,304,600	(17,068,543)	1,581,681	740,345	9,911,689
Liquidity gap						9,284,579

Note: (*) Excluding provisions for credit risk.

48. EVENTS AFTER THE BALANCE SHEET DATE

There have been no significant events occurring after the end of the accounting period that have had or may have a material impact on the Bank's operations, financial position, or operating results for the nine-month period ended September 30, 2026, which would require adjustment to or disclosure in these financial statements.

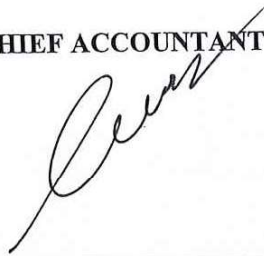
Hanoi, October 20, 2026

PREPARED BY



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Nguyen Van Huong

