

PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK
BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 1497/2026/CN - PGBank

Re: Regular disclosure of financial statements

Hanoi, 20 October 2026

Respectfully - State Securities Commission
send to: - Hanoi Stock Exchange

- Name of the transaction registration organization: Prosperity and Growth Commercial Joint Stock Bank
- Address: Floors 4, 5, and 6, Thanh Cong Building, Plot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City.
- Securities code: PGB
- Representative: Ms. Cao Thi Thuy Nga - Chairman of the Board of Directors

Pursuant to the Circular No. 96/2020/TT-BTC of the Ministry of Finance guiding the disclosure of information on the securities market for listed companies, Prosperity and Growth Commercial Joint Stock Bank (PGB) would like to send to your Agency an explanatory note on the difference in profit after tax:

According to PGB's income statement:

Profit after tax for the third quarter of 2026 amounted to VND 152,025 million, representing a decrease of VND 17,680 million, or 10%, compared with the same period in 2025. The decrease was mainly attributable to a VND 39,204 million, or 15%, increase in operating expenses and a VND 19,418 million, or 13%, increase in credit risk provision expenses compared with the same period in 2025, reflecting the Bank's strengthened resources for managing and mitigating credit risk. Conversely, service-related expenses decreased by VND 3,333 million, or 19%, from VND 17,131 million to VND 13,798 million, contributing to the Bank's cost savings. Although the impact was partly offset by growth in income streams, higher operating expenses and credit risk provisions continued to weigh on profit after tax.

The above is PGB's explanatory note.

Yours respectfully.

Recipients:

- As above;
- Archives;

PROSPERITY AND GROWTH COMMERCIAL JOINT
STOCK BANK
LEGAL REPRESENTATIVE ✓



CHỦ TỊCH HĐQT
Cao Thị Thuy Nga