Note: In the event of any discrepancies between the two language versions of this Document, the Vietnamese version shall prevail.

THE STATE SECURITIES COMMISSION'S ISSUANCE OF A SECURITIES REGISTRATION CERTIFICATE FOR PUBLIC OFFERING SIGNIFIES THAT THE SECURITIES OFFERING HAS BEEN REGISTERED IN ACCORDANCE WITH RELEVANT LEGAL REGULATIONS, WITHOUT IMPLYING ANY GUARANTEE OF THE COMPANY'S VALUE OR THE SECURITIES' VALUE. ANY STATEMENT TO THE CONTRARY IS ILLEGAL.

PROSPECTUS

M.S.D.N.: 1400116233 - C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN THỊNH VƯỢNG VÀ PHÁT TRIỂN THÀNH PHỐ HÀ NỘI

PGBank

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK

(Certificate of Business Registration No. 1400116233 issued by the Department of Planning and Investment of Hanoi City, first issued on November 29, 1993, amended for the 25th time on April 10, 2024)

PUBLIC OFFERING OF ADDITIONAL SHARES

(Public Offering Registration Certificate No. 432/GCN-UBCK issued by the Chairman of the State Securities Commission on September 16th, 2026

This Prospectus and its appendices will be available at: …… from: …../…../…..

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK

PGBank

Address: 4th, 5th, 6th Floors, Thanh Cong Building, Plot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City,

Phone: 024 6281 1298 Fax: 024 6281 1298

Website: https://www.pgbank.com.vn/

MB SECURITIES JOINT STOCK COMPANY

MBS

Address: Area 1 - 7th-8th Floors, MB Building, No. 21 Cat Linh, O Cho Dua Ward, Hanoi City

Phone: 024 7304 6688 Fax: 024 3726 2601

Website: https://www.mbs.com.vn/

Person responsible for information disclosure:

Full Name: Ms. **Cao Thi Thuy Nga**

Position: Chairwoman of the Board of Directors

Phone Number: 024 6281 1298

Note: In the event of any discrepancies between the two language versions of this Document, the Vietnamese version shall prevail.

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK

(Business Registration Certificate No. 1400116233 issued by the Department of Planning and Investment of Hanoi City, first issued on November 29, 1993, amended for the 25th time on April 10, 2024)

PUBLIC OFFERING OF ADDITIONAL SHARES

Share Name : Prosperity and Growth Commercial Joint Stock Bank Shares

Share Type : Ordinary Shares

Par Value : VND 10.000/share

Offering Price : VND 10.000/share

Total Number of Shares Offered: 267.293.322 shares

Total Value of Shares Offered at Par Value: 2.672.933.220.000 VND

AUDIT FIRM

Audit Firm and Reviewer of the Financial Statements for 2024, 2025 and the Interim Financial Statements for 2026:

DELOITTE VIETNAM AUDIT COMPANY LIMITED.

Headquarters: 15th Floor, Vinaconex Building, 34 Lang Ha, Lang Ward, Hanoi City

Phone: 024 7105 0000 Fax: 024 6288 5678

Website: https://www.deloitte.com/vn

Audit firm for the report on the use of proceeds from the most recent offering:

UHY AUDITING AND CONSULTING COMPANY LIMITED

Headquarters: 5th Floor, Building B2, Roman Plaza, To Huu Street, Dai Mo Ward, Hanoi City
Phone: 024 5678 3999
Website: https://uhy.vn/

CONSULTING ORGANIZATION

MB SECURITIES JOINT STOCK COMPANY

Headquarters: Area 1 - 7th-8th Floors, MB Building, 21 Cat Linh, O Cho Dua Ward, Hanoi City

Phone: 024 7304 5688 Fax: 024 3726 2601

Website: https://www.mbs.com.vn/

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I. PERSONS PRIMARILY RESPONSIBLE FOR THE CONTENT OF THE PROSPECTUS

1. Issuer

PROSPERITY FINANCE JOINT STOCK COMMERCIAL BANK

Ms. **Cao Thi Thuy Nga**	Position: Chairwoman of the Board of Directors
Mr. **Nguyen Van Huong**	Position: Member of the Board of Directors, General Director
Ms. **Vuong Ngoc Lien**	Position: Chief Accountant

We guarantee that the information and data contained in this Prospectus are accurate and truthful, and we commit to take responsibility for the truthfulness and accuracy of such information and data. Within the scope of our responsibilities and knowledge, we confirm that there are no erroneous information or data that could affect the information contained in this Prospectus.

2. Advisory Organization

MB SECURITIES JOINT STOCK COMPANY

Ms. **Le Thi Thu Hien**	Position: Acting Head of Investment Banking Division

Pursuant to Power of Attorney No. 22/2026/MBS-UQ dated April 16, 2026, issued by Mr. Phan Phuong Anh, Legal Representative of MB Securities Joint Stock Company, to Ms. Le Thi Thu Hien, Acting Head of Investment Banking Division.

This Prospectus constitutes an integral part of the registration dossier for the public offering of additional shares prepared with the participation of MB Securities Joint Stock Company pursuant to Advisory Contract No. 06/2026/MBS/IBHN-HDTV dated April 22, 2026, entered with Prosperity and Growth Commercial Joint Stock Bank. Within the scope of our responsibilities and knowledge, we assure that the analysis, assessment, and selection of wording in this Prospectus have been conducted in a reasonable and prudent manner based on the information and data provided by Prosperity and Growth Commercial Joint Stock Bank.

II. RISK FACTORS

1. Economic Risks

The development of the macroeconomy has a profound impact on the operations of the business community, particularly in the financial and banking sector. When the economy maintains a high and stable growth rate, demand for capital, banking services, consumption, and investment is expected to increase significantly, creating favorable conditions for banks to expand credit, develop products and services, and improve operational efficiency. Conversely, in the event of an economic downturn or market instability, businesses tend to scale back their production and business activities and reduce their borrowing needs, thereby adversely affecting credit growth and the asset quality of banks. For

Prosperity and Growth Commercial Joint Stock Bank (PGBank or the Bank), domestic and international economic developments are closely monitored by the Management to enable timely adjustments to its business strategies and appropriate risk controls in each period.

In 2025, Vietnamese economy continued to maintain a positive recovery momentum amid continued volatility in the global economy. According to data from the Statistics Office – Ministry of Finance, Vietnam's GDP recorded relatively strong growth in 2025, with an estimated growth rate of 8,02%, lower only than the growth rate in 2022 during the 2011-2025 period[1]. The main drivers of growth were the agriculture, forestry and fisheries sectors (growing by 3,78% and contributing 5,30%), the industrial and construction sectors (growing by 8,95% and contributing 43,62%), and the services sector (growing by 8,62% and contributing 51,08%). The size of the economy reached approximately USD 514 billion, an increase of USD 38 billion compared to 2024. Average per capita income increased to USD 5.026 per person. However, the global economic environment continued to present various potential risks, including geopolitical conflicts, exchange rate fluctuations amid a persistently strong U.S. dollar, prolonged tight monetary policies adopted by major central banks, and an uneven recovery in global trade. These factors continued to place pressure on production and business activities, affecting credit demand and customers' debt repayment capacity, thereby posing challenges to the operational efficiency of credit institutions, including PGBank.

Entering 2026, Vietnamese economy has continued to demonstrate signs of stable and sustainable recovery. According to the General Statistics Office[2], GDP in the first six months of 2026 was estimated to grow by 8,18% year-on-year, a positive result amid continued volatility in the global economy. In particular, the industrial and construction sector continued to serve as the primary growth engine, expanding by 9,81%, contributing 47,20%, and continuing to lead overall economic growth. The service sector grew by 8,09% underpinned by the recovery of commercial activities, transportation, tourism, accommodation, catering services, and domestic consumer demand. Concurrently, the agriculture, forestry, and fishery sector maintained stable growth of 3,87%. The balance of trade in goods recorded a trade deficit of USD 16,65 billion in the first half of 2026, as total merchandise imports in the first six months were estimated at USD 283,17 billion (+33,4%) against merchandise exports of USD 266,52 billion (+21,0%).

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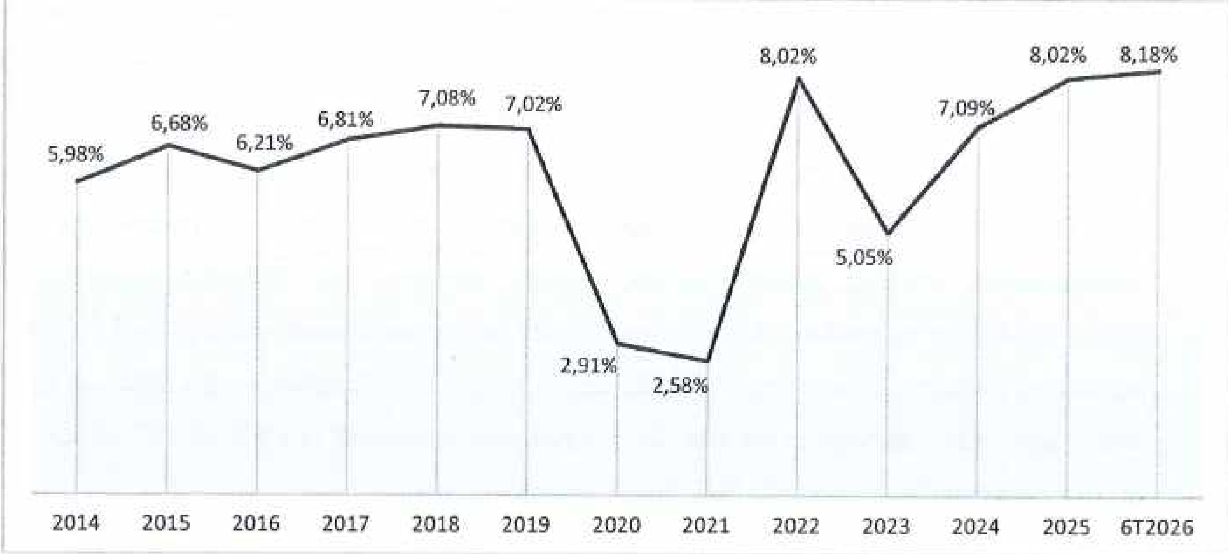
[1] Source: Statistics Office at: https://www.nso.gov.vn/du-lieu-va-so-lieu-thong-ke/2026/01/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-iv-va-nam-2025/

[2] Source: Statistics Office at: https://www.nso.gov.vn/bai-top/2026/07/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-ii-va-sau-thang-dau-nam-2026/

Compared with the average CPI increase of 3,31% in 2025, inflationary pressures tended to intensify in 2026. The average CPI for the first six months of 2026 rose by 4,38%, while core inflation increased by 4,12% year-on-year. This increase was primarily driven by rising prices of raw materials and other inputs, as well as production costs, including fuel, energy, construction materials, and logistics expenses. The simultaneous increase in input prices placed upward pressure on the overall price level of goods and services in the economy. Nevertheless, inflation remained under control as the Government implemented flexible macroeconomic management and price administration policies, contributing to the maintenance of a stable business environment and supporting the production and business activities of enterprises.

Despite positive economic growth and continued control of inflation, Vietnam's economy continues to face numerous risks and challenges arising from the international economic environment. Prevailing macroeconomic risks include pressures arising from global trade protectionist trends, exchange rate volatility, and dependence on several key export markets, particularly amid the lack of clear signals from the U.S. Federal Reserve (FED) regarding interest rate cuts this year. These factors create a challenging operating environment for credit institutions, requiring banks, including PGBank, to maintain a prudent approach to risk management, remain flexible in their operations, and proactively formulate response scenarios.

Figure 1: Vietnam GDP Growth Rate, 2018 – 6M2026



(Source: Satistics Office)

2. Legal Risks

Vietnam is undergoing a period of development and deep integration into the global economy; therefore, its legal system, including laws and subordinate legal documents, is continuously reviewed, amended, supplemented, and newly promulgated to improve the legal framework and align with practical development requirements. In the financial and banking sector, the State Bank of Vietnam (SBV) is the highest competent state management authority, directly supervising and regulating the operations of the system of credit institutions. The SBV, together with relevant regulatory authorities, may promulgate or amend regulations, standards, guidelines, and supervisory mechanisms governing the banking sector, as well as individual credit institutions such as PGBank.

Changes in legal policies and sector-specific regulations are inevitable in the process of socio-economic development and may have certain impacts on the Bank's business operations. This constitutes a systemic risk, requiring credit institutions to have the capacity to adapt promptly in order to capitalize on positive opportunities arising from new policies while minimizing adverse impacts on their production and business activities.

Against this background, PGBank proactively updates and systematizes relevant legal normative documents, while organizing periodic training programs to promptly disseminate new regulations to all officers and employees. Concurrently, the Bank focuses on improving its system of internal regulations, business processes, and detailed guidance forms to ensure consistency and legal compliance throughout its operations. PGBank's internal inspection and control system is also regularly strengthened to enhance the effectiveness of compliance monitoring throughout the organization, thereby contributing to safe and efficient operations in compliance with applicable laws.

3. Industry-Specific Risk

3.1. Credit Risk

Credit risk is the risk arising during the credit extension process when a customer fails to perform, delays, or is unable to fully perform its obligations to repay principal, loan interest, and related financial obligations as committed to the Bank. The causes of credit risk may stem from a decline in the income or production and business performance of the borrowing customer, or from adverse factors in the macroeconomic environment and the industry sector in which the customer operates.

The aforementioned factors may reduce the Bank's debts recoverability, adversely affect asset quality, and, in many cases, require the Bank to make higher provisions for credit risks. Increased provision expenses may impact on the Bank's operating results and profitability in each accounting period.

To mitigate this risk, PGBank has implemented the following measures:

- Issuing regulations on credit appraisal and credit approval, encompassing a comprehensive system of documents, regulations, procedures, and guidelines governing credit operations;
- Segregating duties and functions within the credit extension process to manage conflicts of interest, based on the principle that individuals and departments performing credit appraisal

functions are independent of individuals and departments performing the following functions: Customer Relationship Management; Re-appraisal; Credit Extension Approval; Credit Risk Limit Control; and Problem Credit Facility Management;

- Collecting data, including internal data and CIC data, to develop quantitative models and measure credit risk by customer group/segment, product, etc.;
- Applying various forms of security for credit facilities from time to time, such as collateral and third-party guarantees, to mitigate losses;
- Delegating approval authority based on credit limits and collateral risk categories. Accordingly, high-value transactions carrying higher levels of risk require approval from higher-level authorities at Head Office (HO), such as the Credit Committee or the Board of Directors;
- Classifying loans, making credit risk provisions, utilizing provisions to handle credit risks, and reversing accrued interest receivables in accordance with regulations of the State Bank of Vietnam and the Government;
- Diversifying PGBank's credit portfolio across different customer segments, such as individual customers, micro-enterprises, and small and medium-sized enterprises (SMEs), among others; concurrently, PGBank has issued credit appraisal and credit approval regulations tailored to each customer segment.

3.2. Market Risk

Market Risk is the risk of adverse movements in interest rates, foreign exchange rates, securities prices, and commodity prices in the market. Market risk includes:

- Interest rate risk is the risk arising from adverse movements in market interest rates affecting the value of securities, interest-bearing financial instruments, and interest rate derivatives in the Bank's Trading Book;
- Foreign exchange risk is the risk arising from adverse movements in market foreign exchange rates when the Bank has foreign currency positions;
- Equity price risk is the risk arising from adverse movements in market equity prices affecting the value of equities and securities derivatives in the Bank's Trading Book;
- Commodity price risk is the risk arising from adverse movements in market commodity prices affecting the value of commodity derivatives and the value of products in spot transactions subject to the Bank's commodity price risk.
- To mitigate market risks, PGBank has established and promulgated a system of policies, regulations, and procedures for market risk management, specifically as follows:

- Establishing and monitoring market risk limits aligned with PGBank's business strategy and risk management policies;
- Measuring, monitoring, controlling, and reporting risk exposure for each foreign currency and the proprietary trading portfolio. Derivative instruments are also used flexibly to mitigate foreign exchange risk in line with PGBank's risk appetite from time to time;
- In addition, PGBank has dedicated departments responsible for updating domestic and international economic information that directly affects the Trading Book and PGBank's business strategy, as well as forecasting movements in market factors, including foreign exchange rates, interest rates, and gold prices, in order to provide timely risk warnings.

3.3. Interest Rate on Banking Book

Interest rate risk in the banking book is the risk of adverse movements in interest rates affecting PGBank's income, the value of its assets, the value of its liabilities, and the value of its off-balance sheet commitments, arising from: (i) mismatches in the timing of interest rate repricing or interest rate reset periods; (ii) changes in the relationship between the interest rates of different financial instruments with the same maturity; (iii) changes in the relationship between interest rates across different maturities; and (iv) the impact of interest rate options and products with interest rate option features.

To mitigate interest rate risk in the banking book, PGBank has established risk management tools, including interest rate repricing gap positions, changes in net interest income, and changes in the economic value of equity. PGBank regularly measures and monitors these indicators. In addition, since 2019, PGBank has implemented Circular No. 41/2016/TT-NHNN dated December 30, 2016, issued by the State Bank of Vietnam, prescribing capital adequacy ratios for banks and foreign bank branches (as amended and supplemented by Circular No. 22/2023/TT-NHNN and other relevant updated documents), as part of Pillar 1 of Basel II, and has implemented the Internal Capital Adequacy Assessment Process (ICAAP) project under Pillar 2 of Basel II. These are important steps in strengthening risk management in accordance with international standards, including enhancing risk management capabilities in general and interest rate risk management in particular.

3.4. Operational Risk

The Basel Committee on Banking Supervision provides a widely accepted definition of operational risk, whereby operational risk is "the risk of direct or indirect loss resulting from inadequate or failed internal processes, people, and systems or from external events." To align operational risk management with the standards of the Basel Committee, PGBank has standardized its policies, models, limits, and measurement methodologies, while implementing risk mitigation and prevention measures to ensure that operational risks arising in the Bank's business operations are effectively controlled.

PGBank's operational risk management policy is comprehensively established and systematized in the following regulatory documents: the Risk Management Framework Regulation, the Risk Management Policy Regulation, the Operational Risk Management and Risk Appetite Regulation, the Operational Risk Limit Regulation, as well as regulations and procedures governing the implementation of operational risk management. The operational risk management policy comprises operational risk appetite metrics, limits, models, tools, and principles for operational risk management, as well as principles governing outsourcing, insurance procurement, technology applications, new product management, and business continuity planning.

Operational risk management policies are disseminated to individuals and units across PGBank for understanding and implementation and are reviewed periodically on an annual basis and on an ad hoc basis to make timely adjustments, ensuring compliance with applicable laws and the Bank's internal regulations, safety and efficiency, risk mitigation, and alignment with PGBank's business strategy and direction from time to time.

The Bank establishes limits on financial and non-financial losses arising from operational risk:

- Limits on financial losses are categorized into seven event types and six business activity groups. The detailed allocation of financial limits depends on PGBank's risk appetite from time to time;
- Limits on non-financial losses comprise risk acceptance thresholds for reputational risk and risks arising from legal obligations.

PGBank's operational risk management is structured around the three lines of defense model, with clearly defined responsibilities to ensure the absence of conflicts of interest and coordination in the identification, measurement, monitoring and oversight, control, and reporting of operational risks across all activities, products, and processes of PGBank, in compliance with applicable laws.

PGBank applies operational risk management tools based on widely accepted and commonly used approaches, with a view to aligning with international practices and standards, including:

- Utilizing findings from internal audits and independent audits;
- Collecting operational risk incidents and internal and external loss data;
- Conducting Risk and Control Self-Assessments (RCSA);
- Business Process Mapping (BPM);
- Key Risk Indicators (KRIs);
- Scenario Analysis.

In addition, the Bank has implemented the collection of operational risk error and incident data and developed operational risk matrices to proactively identify and measure operational risks and implement timely preventive and corrective measures.

PGBank has procured insurance coverage for deposits, cash, and assets across the PGBank system to ensure the safety of transactions and the assets of PGBank and its customers, and to mitigate losses arising from operational risks. The insurance coverage is reviewed annually.

PGBank has also established the Business Continuity Management Regulation and the Security and Emergency Response Regulation to ensure safety, maintain business continuity, and manage crises for the Bank, specifically:

- Clearly defining the functions and responsibilities of each individual and unit when incidents or disruptions occur that affect PGBank's business operations;
- Developing business continuity plans for critical information technology system failures, loss of important documents or databases, staff shortages, mass withdrawal events, and other unforeseen incidents.

Regulations on testing, drills, implementation reporting, and coordination procedures among relevant parties are established to ensure the effective implementation of the plans. Business continuity plans are periodically revised and updated, and the updates are communicated to individuals and units throughout the PGBank system.

3.5. Liquidity Risk

Liquidity risk arises in the course of PGBank's funding and use of funds. Liquidity risk is the risk that PGBank is unable to meet its debt obligations when they fall due or is required to incur costs higher than the market average cost to meet its payment obligations.

PGBank applies risk measurement methods appropriate to the scale of its operations and available information systems. Liquidity risk is measured through indicators relating to cash flows, funding capacity, the liquidity of PGBank's assets, and other relevant factors. To mitigate liquidity risk, PGBank's Asset and Liability Management Committee (ALCO), together with the relevant departments of the Bank, is responsible for conducting analysis and proposing an appropriate funding and lending structure that is consistent with market conditions and PGBank's actual operating conditions.

3.6. Concentration Risk

Concentration Risk is the risk arising when a commercial bank or foreign bank branch concentrates its business activities on a single customer (including related persons), counterparty, product, transaction, industry, economic sector, or currency to an extent that may have a material impact on its income or risk position in accordance with the bank's internal regulations.

To prevent concentration risk, PGBank has developed a concentration risk management strategy applicable to at least two types of activities: credit extension activities and proprietary trading activities. This strategy is based on the establishment of concentration limits for credit extension by credit product, customer, industry, and economic sector, and concentration limits for proprietary trading by trading counterparty, trading product, and currency. Accordingly, risk limits are established and allocated in accordance with PGBank's business orientation and applicable laws. PGBank also regularly monitors the composition of its credit portfolio across multiple dimensions and the utilization of risk limits to take timely corrective measures in cases where concentration risk limits are exceeded.

3.7. Off-Balance Sheet risk

Off-balance sheet risk is credit risk arising, similarly to on-balance sheet activities, from financial transactions provided by the Bank to customers, such as guarantees, confirmation of commercial letters of credit (L/Cs), etc. Where a customer fails to make full and/or timely payment to the beneficiary in accordance with the relevant commitment, the Bank will be required to make payment on behalf of the customer. If PGBank is unable to recover such payment from the customer, this may adversely affect PGBank's operating results and financial position.

To mitigate off-balance sheet risk, PGBank applies risk management measures similar to those applied to credit risk. These measures include standardized approval procedures, segregation of duties to prevent a single individual from being authorized to make decisions at multiple stages of the appraisal process, and tiered approval authority based on approval limits, whereby large-value credit facilities must be approved by higher-level authorities.

3.8. Other-specific risk

3.8.1. Risks Associated with Emerging Markets

When investing in developing and emerging markets, including the Vietnamese market, investors should take into consideration the distinctive characteristics and dynamics of these markets. Vietnam's economy is undergoing a period of transition and strong international integration. Accordingly, macroeconomic policies, the legal and regulatory framework, and the regulatory environment are evolving and being developed rapidly to meet practical requirements. Such developments may have certain impacts on the production, business, and investment activities of enterprises in the market.

Accordingly, investors should proactively analyze and assess the suitability of their investment decisions based on a full and comprehensive understanding of the characteristics of the market. Investment in financial instruments in emerging markets requires investors to have sufficient financial capacity, experience, and the ability to analyze macroeconomic developments, and should be undertaken only after obtaining adequate advice from professional legal and financial advisory organizations.

Overall, Vietnam's economy has maintained positive and stable growth, supported by a stable socio-political environment and significant long-term development potential. Alongside this development, macroeconomic management policies, including inflation control, credit growth, and exchange rate management, as well as the system of legal and regulatory documents, remain subject to ongoing reform, supplementation, and refinement. As the legal system continues to converge toward international standards, new implementing regulations may be promulgated, and changes in the approach to, interpretation, and application of laws by regulatory authorities may occur. This requires economic organizations to have the capacity to adapt promptly in order to minimize impacts on investment activities.

Although Vietnam's legal system has been significantly improved and harmonized in recent years through the promulgation and amendment of major laws, including the Civil Code, Law on Commerce, Law on Securities, Law on Credit Institutions, and Law on Enterprises, further time may be required to ensure consistent implementation among enforcement authorities. In addition, Vietnam's mechanisms for dispute resolution through courts, commercial arbitration, and administrative authorities are undergoing reforms to improve their effectiveness and predictability.

These inconsistencies are being progressively addressed by the State through judicial reform initiatives and efforts to improve the institutions of the socialist-oriented market economy, with the aim of better meeting the requirements of deeper international economic integration. However, this process requires a certain period to achieve a level of consistency and completeness comparable to the legal systems of developed countries.

3.8.2. Risks of the Vietnamese Financial System

As an emerging market, the Vietnam's financial system encounters with certain risks that are less prevalent in developed countries, including the deposit withdrawals risk. There is no guarantee that the Bank will not be affected by future challenges and any instability or difficulties faced by Vietnamese Financial System may give rise to adverse market perceptions of financial institutions and banks in Vietnam, which, in turn, may adversely affect PGBank's business operations, financial condition, ad operating results.

3.8.3. Risks Arising from Economic, Political, Legal and Regulatory Conditions in Vietnam

PGBank currently conducts its business primarily in the Vietnamese market, with the majority of its revenue and profit generated within the country. Accordingly, PGBank's business operations are significantly affected by Vietnam's political environment, macroeconomic conditions, legal framework, and regulatory policies. Any changes in Vietnam's political landscape or overall economic conditions may directly or indirectly affect the Bank's operations, as well as its customers and business partners.

PGBank's asset quality, growth, and business performance may be adversely affected by changes in Vietnam's economic and political conditions from time to time. In addition, changes in Government policies relating to areas such as foreign exchange management, taxation, fees, and other administrative regulations may result in additional compliance costs or disruptions to the Bank's normal business operations, thereby adversely affecting PGBank's financial condition and operating results.

Furthermore, in the course of international integration and compliance with international standards, PGBank's operations are also subject to international regulations and standards applicable to the banking and financial sectors. There can be no assurance that the promulgation of additional legal and regulatory requirements in Vietnam or updates and revisions to international standards will not result in a material increase in compliance costs or create certain barriers to the Bank's business operations. If such factors arise, they may adversely affect PGBank's business operations, financial condition, and operating results in the future.

3.8.4. Risks Arising from the Ongoing Development of the Tax Regulatory Framework

In Vietnam, the tax system comprises various taxes applicable to production and business activities, including corporate income tax, value-added tax (VAT), import and export duties, special consumption tax, and other taxes, charges, and fees. Among these, corporate income tax is a fundamental tax with a broad scope of application, applicable to most business organizations, including credit institutions such as PGBank.

Currently, Vietnam's tax laws and regulations are undergoing continuous reform and supplementation to meet the requirements of macroeconomic development and deeper integration with international practices. Given the nature of tax laws and regulations, including implementing guidance, which are frequently updated to reflect the practical operation of the economy, differences in the interpretation and application of such regulations between enterprises and competent regulatory authorities may arise during transitional periods and may require further alignment. The ongoing development of tax policies requires credit institutions to proactively update their governance systems to ensure the accurate and timely fulfillment of their tax obligations.

In this context, PGBank may be affected by changes in tax policies or the interpretation and application of tax laws by competent regulatory authorities. Changes to tax rates, regulations on tax deductions, exemptions and reductions, as well as tax incentive policies, may be made or withdrawn from time to time. Such changes, if they occur, may result in changes to PGBank's actual tax liabilities and affect its operating expenses, thereby affecting the Bank's profitability, financial condition, and expected operating results.

4. Offering-Related risk

4.1. Risk of Not Selling All Intended Shares

In the current period, the Vietnamese stock market continues to face significant volatility, reflecting sensitivity to domestic and international macroeconomic factors. Market sentiment remains cautious in the face of movements in interest rates and exchange rates, as well as correction trends across global financial markets. Major benchmark indices such as the VN-Index and HNX-Index have recorded interspersed gains and declines under the impact of domestic and international macroeconomic factors, reflecting investor caution regarding short-term market prospects. Liquidity conditions have generally remained relatively positive and stable compared to prior periods of severe market volatility; however, the absorption capacity for newly offered shares remains heavily influenced by investor confidence and competition from alternative investment channels.

Against this background, PGBank's public offering of shares will depend significantly on specific stock market developments at the time of the official offering. Factors such as macroeconomic fluctuations, the level of interest from institutional and individual investors, as well as the relative attractiveness of PGBank shares compared to alternative investment opportunities, will serve as pivotal factors influencing the results of share distribution. Consequently, the risk that the Bank may not distribute the entire number of shares proposed to be offered to the public cannot be ruled out.

In case that the proposed number of shares is not fully distributed, the Board of Directors of PGBank will proactively implement appropriate alternative solutions, including continuing to seek other investors, or mobilizing capital from other lawful financial sources (including borrowings), in order to secure resources to execute the business strategy and development plan approved by the General Meeting of Shareholders.

4.2. Risk of Using Proceeds from the Offerings

Under the Bank's plan for the offering of shares to existing shareholders, PGBank will use the entire proceeds from the offering to extend loans to meet the funding needs of its customers.

5. Dilution Risk

5.1. Stock Price Dilution After Offering

Shares of Prosperity and Growth Commercial Joint Stock Bank are currently registered for trading on the Hanoi Stock Exchange (HNX) under the ticker symbol PGB. Accordingly, on the ex-rights trading date, if the offering price is lower than the closing price of the most recent trading day preceding the ex-rights trading date, the reference price of the shares will be adjusted according to the ratio of additional PGB shares issued.

The share price on the ex-rights trading date is adjusted in accordance with the following formula:

$$P_{pl} = \frac{P_t + (I \times P_R)}{1 + I}$$

In which:

Ppl: adjusted reference price on the Ex-Rights Trading Date.

P_t: closing price of the share on the most recent trading day preceding the Ex-Rights Trading Date.

I: issuance ratio to existing shareholders.

P_R: issuance price for share subscription rights (PR = 10.000 VND/share).

For example:

Given the following assumptions:

+ The closing price of PGB shares on the day immediately preceding the ex-rights trading date is 12.000 VND/share.
+ The ratio of the public offering of additional shares to existing shareholders in Tranche 1 is: 20,472% and the offering price is 10.000 VND/share.

Therefore, the reference price of PGB shares on the ex-rights trading date (Tranche 1) is:

$$P_{pl} = \frac{12.000 + (20,472\% x 10.000)}{1 + 20,472\%} = 11.660 \text{ VND/share}$$

5.2. Earnings Per Share Dilution Risk After Offering (EPS Dilution)

When the Bank issues additional shares to increase its capital, the earnings per share (EPS) metric may decrease as the total number of outstanding shares increases relative to the current level and the use of proceeds from the offering has not yet immediately generated revenue and profit as expected. In such cases, EPS is calculated as follows:

$$\textit{Weighted Average EPS} = \frac{\textit{Total Profit After Tax for the Period}}{\textit{Total Weighted Average Outstanding Shares for the Period}}$$

$$\begin{array}{l}\textit{Weighted average number of} \\ \textit{ordinary shares outstanding during the period}\end{array} = \frac{X*12 + Y*T}{12}$$

In which: X: Number of outstanding shares prior to the issuance

Y: Number of additional shares issued

T: Actual period of circulation during the year of the additional shares issued (months)

The disparity between the growth rate of profit and the rate of increase in the number of shares: if the number of shares increases while profit after tax does not increase or increases at a slower rate, earnings per share will decrease. The extent of earnings dilution will be overcome when the Bank operates favorably and achieves high capital utilization efficiency.

5.3. Book value dilution risk

Book value per share is calculated according to the following formula:

$$\textit{Book value per share} = \frac{\textit{Owner's Equity} - \textit{Par value of preference shares (if any)}}{\textit{Number of issued shares} - \textit{Number of treasury shares}}$$

At the closing of the offering, if the growth rate of equity is lower than the rate of increase in the number of shares post-offering (assuming no repurchase of treasury shares), the book value per share will decrease.

5.4. Dilution Risk of Ownership Percentage and Voting Rights

The ownership and voting ratios of existing shareholders will decrease relative to the record date for establishing the list of shareholders to exercise share subscription rights in the event that shareholders waive their subscription rights (in whole or in part) or transfer their share subscription rights to other parties.

Overall, depending on stock market conditions at the time of the offering, PGBank's business performance, actual offering results, etc., the aforementioned risks of share dilution may materialize to varying degrees and directly or indirectly impact the interests of investors holding shares.

6. Corporate Governance Risk

Corporate governance risk is a latent risk that can significantly impact the long-term, sustainable development of an enterprise and cause harm to shareholders. Corporate governance risk may arise from conflicts of interest between the Board of Directors, the Board of Supervisors, the Executive Board, and shareholders or customers, or originate from the Bank's delayed disclosure of information regarding transactions of internal persons or transactions of related persons of internal persons, etc.

To mitigate governance risk, PGBank complies with corporate governance regulations stipulated in the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, and implementing guidelines, while maintaining a stringent reporting and information disclosure regime. The Bank's Charter, Internal Governance Regulations, Regulations on the Operation of the Board of Directors, and Regulations on the Operation of the Board of Supervisors have been updated in accordance with prevailing regulations and approved by the General Meeting of Shareholders.

7. Other Risks

PGBank's business operations may be affected by other risks, such as risks arising from natural disasters, impacts of political and social fluctuations worldwide, war, epidemics, etc., which could reduce PGBank's profits or lead to a decline in its traditional customer base and destabilize potential markets. To varying degrees, these risks will have impacts on the Bank's operating results.

III. DEFINITIONS

The abbreviations or sets of abbreviations used in this Prospectus are defined as follows:

PGBank/PGB/the Bank/Issuer	:	Prosperity and Growth Commercial Joint Stock Bank
MBS	:	MB Securities Joint Stock Company
Law on Enterprises	:	Law on Enterprises No. 59/2020/QH14 passed by the National Assembly on June 17, 2020, and amending and supplementing documentss
Law on Securities	:	Law on Securities No. 54/2019/QH14 passed by the National Assembly on November 26, 2019, and amending and supplementing documents
Law on Credit Institutions	:	Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on July 1, 2024, and amending and supplementing documents
Financial Statements	:	FS
Board of Supervisors	:	BoS
Officers and employees	:	O&E
GMS	:	General Meeting of Shareholders
ERC	:	Enterprise Registration Certificate
BoD	:	Board of Directors
SBV	:	State Bank of Vietnam
RP	:	Related Persons
DPI	:	Department of Planning and Investment
CI	:	Credit Institution
CEO	:	Chief Executive Officer
FA	:	Fixed Assets
SSC	:	State Securities Commission of Vietnam
VSDC	:	Vietnam Securities Depository and Clearing Corporation

Other words and terms (if any) shall be construed as defined in the 2020 Law on Enterprises, the 2019 Law on Securities, and other relevant legal instruments.

IV. STATUS AND CHARACTERISTICS OF THE ISSUER

1. General Information on the Issuer

Vietnamese Name	:	**NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN THỊNH VƯỢNG VÀ PHÁT TRIỂN**
Name	:	**PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK**
Abbreviated Name	:	**PGBANK**
Headquarters	:	4th, 5th, and 6th Floors, Thanh Cong Building, Land Lot P-D17, Cau Giay New Urban Area, Cau Giay Ward, Hanoi
Telephone	:	024 6281 1298
Fax	:	024 6281 1298
Website	:	https://www.pgbank.com.vn
ERC	:	No. 1400116233 issued by Hanoi City DPI, first registered on November 29, 1993, with the 25th amendment registered on April 10, 2024
License for Establishment and Operation	:	No. 42/NH-GP issued by SBV on June 16, 2021, as amended.
Charter Capital	:	7.327.022.360.000 VND
Actual Contributed Charter Capital	:	7.327.022.360.000 VND
Legal Representative	:	Ms. Cao Thi Thuy Nga Position: Chairwoman of the BoD
Stock Ticker	:	PGB
Trading Exchange/Market	:	UPCoM
Main business line	:	Monetary intermediation. Industry code: 6419
Main products and services	:	▪ Receiving demand deposits, term deposits, savings deposits, and other types of deposits. ▪ Granting credit in the following forms: Lending; Discount and rediscount of negotiable instruments and other valuable papers; Bank guarantees; Issuing credit cards; Domestic factoring. ▪ Opening payment accounts for customers.

- Providing domestic payment services: Providing payment instruments; Providing payment services via cheques, payment orders, payment authorizations, collection orders, collection authorizations, letters of credit, bank cards, cash collection and disbursement services.
- Opening accounts: Opening accounts at the SBV; Opening accounts at other Credit Institutions and foreign bank branches.
- Organizing internal payment systems and participating in the national interbank payment system.
- Cash management services, banking and financial advisory; Asset management and custody services, leasing of safes and safety deposit boxes.
- Corporate finance advisory, advisory on corporate mergers, acquisitions, consolidations, and investment advisory.
- Participating in bidding, purchasing, and selling Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam's bills, and other valuable papers on the money market.
- Purchasing and selling Government bonds and corporate bonds.
- Money brokerage services.
- Issuing certificates of deposit, promissory notes, bills, and bonds to mobilize capital in accordance with the Law on Credit Institutions, the Law on Securities, regulations of the Government, and guidance of the SBV.
- Borrowing funds from the SBV in the form of refinancing in accordance with the Law on the State Bank of Vietnam and guidance of the SBV.
- Borrowing, lending, depositing, and receiving deposits from CIs, foreign bank branches, and domestic and foreign financial institutions in accordance with the law and guidance of the SBV.

- Contributing capital and purchasing Shares in accordance with the law and guidance of the SBV.
- Entrusting, taking entrustment, and acting as an agent in fields related to banking operations, insurance business, and asset management in accordance with the law and guidance of the SBV.
- Trading and providing foreign exchange services in the domestic market and international markets within the scope prescribed by the SBV.
- Providing commodity price derivative products.
- Debt purchase.
- Other activities (subject to approval by the SBV).

2. Summary of the Establishment and Development

Table 1: Formation and Development Process of PGBank

Timeline	Key Milestones
November 13, 1993	The predecessor of Prosperity and Growth Commercial Joint Stock Bank was Dong Thap Muoi Rural Joint Stock Bank, officially commencing operations under License No. 0045/NH-GP with an initial charter capital of 700 million VND.
July 2005	Vietnam National Petroleum Group (Petrolimex) and other shareholders participated in increasing the charter capital to 90 billion VND and became major shareholders of the Bank to execute the restructuring plan and expand the scope of operations as well as products and services of the Bank. Extensive experience in business operations and banking finance, coupled with the substantial financial strength of the new shareholders, brought about major transformations in the Bank's development targets, strategic direction, and operating scale.
January 12, 2007	Dong Thap Muoi Rural Joint Stock Bank transformed its operating model into an urban commercial joint stock bank pursuant to Decision No. 125/QD-NHNN dated January 12, 2007, issued by SBV, marking a new stage of development for the Bank.

Timeline	Key Milestones
February 8, 2007	Dong Thap Muoi Rural Joint Stock Bank was officially renamed Petrolimex Group Commercial Joint Stock Bank (abbreviated as PGBank) pursuant to Decision No. 368/QD-NHNN issued by SBV.
October 10, 2007	Petrolimex Group Commercial Joint Stock Bank increased its charter capital to 500 billion VND.
December 19, 2008	Petrolimex Group Commercial Joint Stock Bank increased its charter capital to 1.000 billion VND.
December 25, 2009	State Bank of Vietnam approved Petrolimex Group Commercial Joint Stock Bank's relocation of its Head Office from 132-134 Nguyen Hue, Cao Lanh City, Dong Thap Province to Office 5, Buildings 18T1-18T2, Trung Hoa - Nhan Chinh New Urban Area, Le Van Luong Street, Hanoi.
January 5, 2012	PGBank officially relocated its Headquarters to the 16th, 23rd, and 24th Floors, MIPEC Building, 229 Tay Son Street, Nga Tu So Ward, Dong Da District, Hanoi City.
November 27, 2020	The Bank was granted Securities Registration Certificate No. 74/2020/GCNCP-VSD by Vietnam Securities Depository (VSD) with the stock ticker PGB.
December 24, 2020	PGB Shares officially commenced trading on the UPCoM exchange.
June 16, 2021	PGBank was officially re-granted License for Establishment and Operation No. 42/NH-GP dated June 16, 2021, by SBV.
December 2023	PGBank was officially renamed to Prosperity and Growth Commercial Joint Stock Bank (abbreviated name: PGBank) pursuant to Decision No. 2346/QD-NHNN issued by SBV.
April 2024	Increased charter capital to 4.200 billion VND.
June 2025	Increased charter capital to 5.000 billion VND.
June 2025	PGBank officially relocated its Headquarters to the 4th, 5th, and 6th Floors, Thanh Cong Building, Land Lot P-D17, Cau Giay Urban Area, Dich Vong Hau Ward, Cau Giay District, Hanoi City.

Timeline	Key Milestones
July 2025	Amended Headquarters address at the License for Establishment and Operation: 4th, 5th, and 6th Floors, Thanh Cong Building, Land Lot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City.
October 2025	Increased charter capital to approximately 5.500 billion VND.
January 2026	Increased charter capital to approximately 6.816 billion VND.
July 2026	Increased charter capital to approximately 7.327 billion VND.

(Source: PGBank)

3. Organizational Structure of the Issuer

The organizational structure of Prosperity and Growth Commercial Joint Stock Bank is organized and operates under the model of a Joint Stock Commercial Bank, in compliance with the provisions of the Law on Enterprises, the Law on Credit Institutions, and prevailing regulations. PGBank's operations comply with the provisions of the Law on Enterprises, the Law on Credit Institutions, the Law on Securities, other relevant laws, and the Charter of Prosperity and Growth Commercial Joint Stock Bank. As of the current date, the Bank has no parent company, no subsidiaries, and no affiliated companies.

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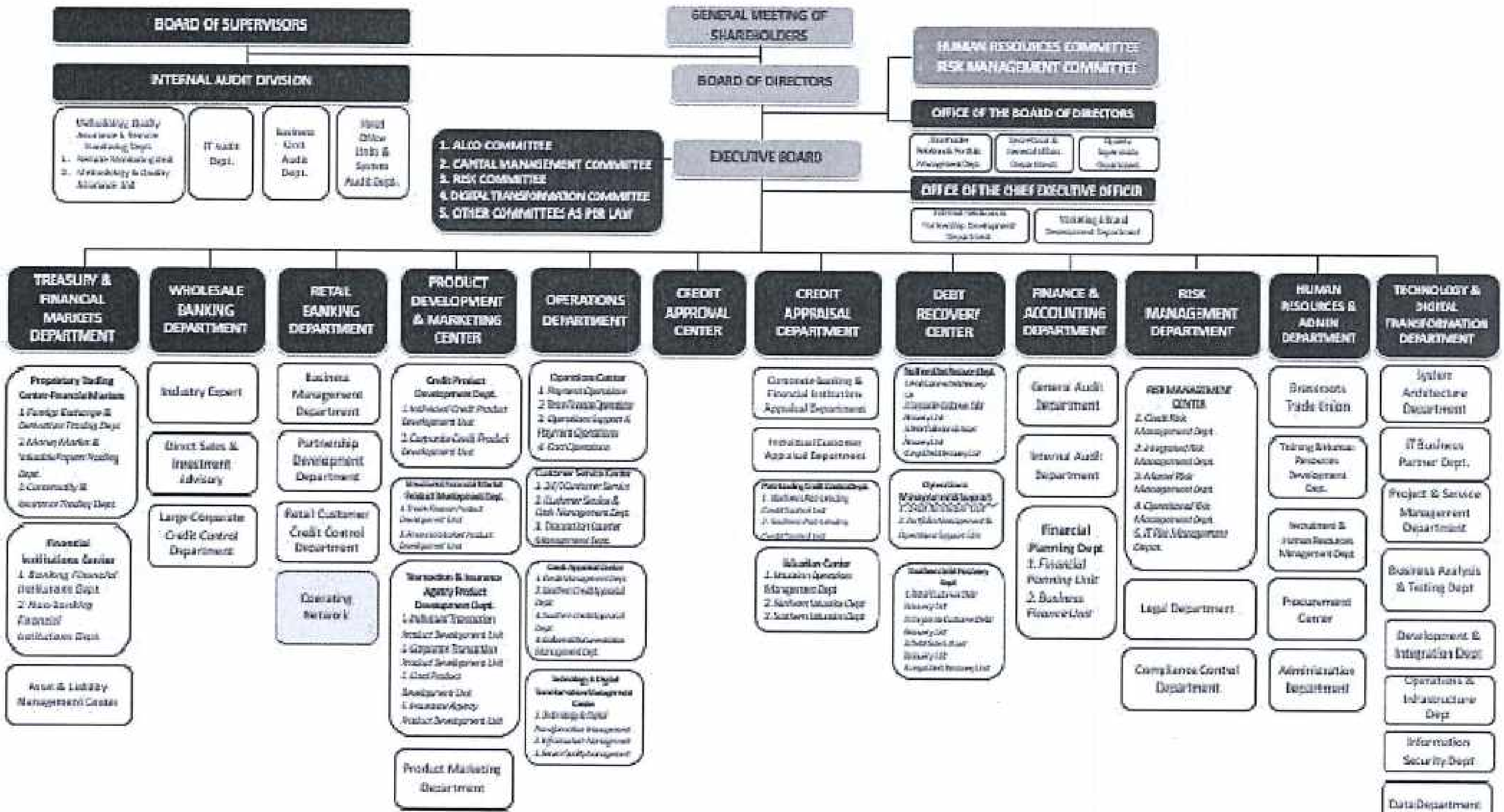
Management Structure of the Issuer



General Meeting of Shareholders

The General Meeting of Shareholders is the highest competent authority of the Bank. The General Meeting of Shareholders has the following rights and duties: approving the Bank's development orientation; deciding on amendments and supplements to the Bank's Charter; approving the internal regulations on the organization and operation of the Board of Directors (BoD) and the Board of Supervisors (BoS); electing, dismissing, and removing members of the BoD and members of the BoS, etc.; approving plans to change charter capital; approving share offering plans, including classes of Shares and the number of new Shares to be offered; etc.

Board of Directors

The Board of Directors is elected by the General Meeting of Shareholders with a term of office not exceeding 5 years and is the management body with full authority to make decisions in the name of the Bank and to exercise the rights and perform the obligations of the Bank, except for matters falling under the authority of the General Meeting of Shareholders. The rights and obligations of the BoD are exercised and performed in accordance with the Law on Enterprises, the Law on Credit Institutions, the Bank's Charter, the Bank's internal regulations, and Resolutions of the General Meeting of Shareholders. The Board of Directors of the Bank consists of 06 members elected by the General Meeting of Shareholders.

The list of BoD members of the Bank includes:

- Ms. Cao Thi Thuy Nga	- Chairwoman of the BoD
- Mr. Nguyen Van Huong	- Member of the BoD
- Mr. Vuong Phuc Chinh	- Member of the BoD
- Mr. Dinh Thanh Hiep	- Member of the BoD
- Mr. Bui Vuong Anh	- Independent Member of the BoD
- Mr. Nguyen Van Ty	- Independent Member of the BoD

Human Resources Committe

Consists of 04 members, including the Chairman of the Board of Directors as the Head of the Committee, with other members being an Independent Member of the Board of Directors, a Member of the Board of Directors concurrently serving as CEO, and 01 other member in compliance with legal regulations. In the first 6 months of 2026, the Human Resources Committee organized regular and extraordinary meetings to provide timely advice and counseling on human resources and organizational structure matters so that the BoD had sufficient information to make decisions. The fundamental contents were as follows: promulgating internal regulations of PGBank within the authority of the BoD regarding policies on salaries, remuneration, bonuses, human resources regulations, training, and other personnel matters.

Risk Management Committee

Consists of 05 members, including 01 Member of the Board of Directors as the Head of the Committee, 01 independent member as the Deputy Head, 02 members of the Executive Board, and 01 other member in compliance with legal regulations. In the first 06 months of 2026, the Risk Management Committee organized regular and extraordinary meetings to provide timely advice and counseling to the BoD on the governance of material risks bank-wide, contributing to maintaining safe and stable operations of PGBank against an economic backdrop fraught with difficulties; advising the BoD on promulgating regulations and policies within the authority of the BoD relating to risk management in banking operations; and analyzing and issuing warnings regarding the Bank's safety levels against potential risks and hazards that may affect the Bank, along with preventive measures against these risks in both the short and long term.

Other Advisory Committees

The Risk Resolution Council approves or decides on loan classification, off-balance-sheet commitments, provisioning, and the utilization of provisions to resolve credit risks across the entire system; approves bank-wide summary reports and the results of debt recovery where provisions were utilized to resolve risks, including collateral liquidation results, clearly stating the basis for approval; and decides on or approves debt recovery measures where provisions were utilized to resolve risks system-wide, including collateral liquidation and other functions and duties in accordance with the law and PGBank regulations.

Office of the Board of Directors

The BoD Office advises and assists the BoD in executing duties related to the authority/obligations of the BoD in internal governance activities, deciding on governance strategy policies, shareholder relations, and managing information flow between the BoD and other departments in strict compliance with the law and the PGBank Charter.

Board of Supervisors

The Board of Supervisors is elected by the General Meeting of Shareholders with a term of office not exceeding 5 years and is the body responsible for supervising and evaluating the Bank's compliance with the provisions of law, internal regulations, the Charter, and resolutions and decisions of the General Meeting of Shareholders and the Board of Directors. The rights and obligations of the Board of Supervisors are exercised and performed in accordance with the Law on Enterprises, the Law on Credit Institutions, the Bank's Charter, the Bank's internal regulations, and Resolutions of the The Board of Supervisors of the Bank consists of 05 members elected by the General Meeting of Shareholders.

The Bank's Board of Supervisors comprises the following members:

- Mr. Tran Ngoc Dung – Head of BoS

- Mr. Trinh Manh Hoan – Member of BoS
- Ms. Ha Hong Mai – Member of BoS
- Ms. Chu Thi Huong[3] – Member of BoS
- Ms. Dinh Thuy Tram – Member of BoS

Executive Board

- Exercise assigned rights and perform assigned duties in accordance with the provisions of law, the Charter, resolutions, and decisions of the GMS, the BoD, and other regulations of PGBank.
- Exercise rights and perform obligations honestly, prudently, and in the best interests of PGBank.
- Remain loyal to the interests of PGBank: Refrain from using information, know-how, and business opportunities of PGBank, or abusing one's position and authority at PGBank or PGBank's assets for personal gain or to serve the interests of other organizations or individuals, or to harm the interests of PGBank.
- Warn and notify (upon obtaining information) PGBank promptly, fully, and accurately regarding interests that may create conflicts of interest which members of the Executive Board have or may obtain from other organizations, transactions, or individuals.
- Refrain from engaging in activities that compete with PGBank or adversely affect the interests of PGBank; refrain from cooperating with or advising customers or competitors of PGBank leading to conflicts of interest with PGBank or causing damage to the interests of PGBank.
- Refrain from participating in or deciding on matters that directly benefit themselves or their relatives in contravention of the provisions of law and of PGBank; refrain from establishing preferential, more advantageous conditions inconsistent with general statutory provisions and PGBank regulations for themselves or their RP to borrow capital from the Bank or misuse public/bank assets in violation of PGBank's regulations.
- Identify, warn, organize the management of, supervise, handle, and mitigate risks in PGBank's operations, preventing crises arising from subjective factors of PGBank.
- Perform other responsibilities in accordance with the provisions of law, the Charter, and regulations of PGBank.

The Bank's Executive Board consists of 04 members. The list of members of the Bank's Executive Board includes:

- Mr. Nguyen Van Huong - CEO
- Ms. Vo Hang Phuong - Standing Deputy CEO

[3] On July 27, 2026, PGBank received a resignation letter from Ms. Chu Thi Huong from the position of Member of the Board of Supervisors for the 2025–2030 term.

- Mr. Tran Van Luan - Standing Deputy CEO
- Mr. Phuong Tien Dung - Deputy CEO

Office of the Chief Executive Officer (CEO Office)

- Functions of the CEO Office:

The CEO Office functions to advise and assist the CEO in centralized executive leadership and management in accordance with the delegation and decentralization of authority regarding administrative governance, management of technical infrastructure and physical facilities, and the governance, leadership, and administration of operations across the entire System.

- Duties of the CEO Office:

- Perform assistant, secretarial, and advisory support duties for the Executive Board.
- Act as the focal point for organizing conferences, workshops, meetings, and events involving the participation of the Executive Board.
- Participate in internal and external relations, as well as the brand and image building of PGBank.

- Organizational Structure of the CEO Office:

- External Relations and Partner Development Department.
- Marketing and Brand Development Department.

Internal Audit Division

- The Internal Audit Division has the following functions and duties:

- Independently and objectively review and evaluate the adequacy, appropriateness, validity, and effectiveness of the internal control system in order to improve and perfect the internal control system, control conflicts of interest and risk conflicts, contributing to ensuring that PGBank operates safely, efficiently, and in compliance with the provisions of law.
- Detect and prevent legal violations; enhance the efficiency of management, administration, and operations of PGBank.
- Formulate recommendations to enhance the effectiveness of procedural and regulatory systems, contributing to ensuring that PGBank operates safely, efficiently, and in compliance with the law.

- The organizational structure of the Internal Audit Division is as follows:

- Methodology, Quality Assurance, and Remote Monitoring Department.
- Information Technology Audit Department.
- Business Units Audit Department.
- Head Office Units and System Audit Department.

Treasury and Financial Markets Division

- Functions of the Treasury and Financial Markets Division:

The Financial Market Department (Treasury and Financial Markets Division) plays the role of a unit balancing, trading, and investing capital; balancing and trading foreign currencies; ensuring liquidity for the Bank; improving the efficiency of capital mobilization and capital deployment; designing foreign exchange products and commodity-linked derivative products; deploying product applications; and researching policies on exchange rates, interest rates, and issuance policies for promissory notes, bonds, and Shares.

- Duties of the Financial Market Department:

- Formulate and organize the implementation of business strategies and plans for capital management, foreign exchange, and commodity derivative services throughout the PGBank system.
- Centrally manage and administer capital and foreign currency positions at the Head Office across the entire PGBank system; ensure efficiency in the Bank's capital utilization.
- Balance and ensure liquidity for the Bank.
- Structure and deploy derivative products: Commodities, interest rates, currencies, and structured hybrid products of the Bank. Execute commodity and currency derivative transactions.
- Formulate policies and manage internal interest rates across the entire system; propose the promulgation of the Bank's internal interest rate schedule.
- Recommend and propose policies on capital mobilization and deployment to the Asset and Liability Council (ALCO) of the Bank.
- Establish, manage, and develop cooperative and business relationships with Credit Institutions and other foreign financial institutions.
- Support the formulation and rollout of the Bank's products.
- Take the lead and/or coordinate with PGBank's units to research, issue warnings, manage, control, prevent, detect, and resolve risks in business operations within the Department's scope of management across the entire system.
- Trade capital and foreign currencies on the domestic and international interbank markets.
- Execute open market operations (OMO).
- Trade bonds and valuable papers issued or guaranteed by the Government and CIs.
- Receive deposits and conduct foreign exchange trading with select special clients in accordance with Bank regulations.
- Develop relationships, establish transaction limits, provide information and operational support, and cooperate with Credit Institutions and other foreign financial institutions.
- Cross-sell the Department's products/services with other units in accordance with Bank regulations.

- Coordinate with other Divisions/Departments at the Head Office in submitting transaction credit lines/limits for Credit Institutions and other foreign financial institutions for approval.

- The structure of the Financial Market Department comprises the following centers:

- Financial Markets Proprietary Trading Center;
- Financial Institutions Center;
- Asset and Liability Management Center.

Wholesale Banking Department

- Functions of Wholesale Banking Departure:

  The Wholesale Banking Department functions to advise and assist the CEO in centralized executive leadership and management of business operations within the corporate customer segment and financial investment activities of PGBank.

- Duties of the Wholesale Banking Department:

- Advise the CEO on formulating business strategies and plans for corporate customers across the entire system.
- Plan, allocate, and measure the performance of corporate business KPIs/targets across the entire system.
- Assume responsibility for overall corporate business targets across the entire system.
- Formulate policies, credit products/services, and transactional products/services; manage and drive sales system-wide for corporate customers.
- Conduct market research for product development and product marketing.
- Assume responsibility for managing and developing corporate banking business across the entire system.
- Direct, support, and instruct Branches in executing corporate customer business targets at the branch level.
- Propose to the CEO and competent authorities for approval and execution of financial investment transactions in potential domestic and international financial markets to diversify the investment portfolio and maximize Profit for the Bank; monitor, evaluate, and report on the efficiency of the Bank's equity investments in external enterprises and member companies.
- Establish, manage, and develop cooperative and business relationships with domestic and foreign non-bank financial institutions to support and optimize business performance.
- Cross-sell the Department's products/services with other units in accordance with Bank regulations.
- Take the lead and/or coordinate with other units to research, issue warnings, manage, control, prevent, detect, and resolve risks, and minimize losses in business operations within the Department's management scope across the entire system.

- Coordinate with relevant units to organize internal training sessions/workshops on products/services, sales execution, and professional skills for Corporate Relationship Managers.
- Coordinate with the Administrative & Human Resources Department to advise the CEO on corporate banking human resources management across the entire system.

- Organizational Structure of the Wholesale Banking Department:

- Industry Experts;
- Direct Sales and Investment Advisory;
- Large Corporate Credit Control Department.

Retail Banking Department

- Functions of the Retail Banking Department:

The Retail Banking Department functions to advise and assist the CEO in managing, administering, and developing the business of PGBank's products and services for the retail customer segment.

- Duties of the Retail Banking Department:

- Advise and assist the CEO in managing and administering retail banking activities across the entire system, including:
- Determining orientations, strategies, policies, regulations, procedures, and business plans for products and services.
- Deploying, coordinating, supervising, evaluating results, and reporting on product and service business activities.
- Managing distribution channel networks and transaction points for products and services.
- Taking responsibility for achieving the system's business targets and operational KPIs for retail banking products and services, including Credit, Capital Mobilization, Payment Services, and other products and services as prescribed from time to time.
- Acting as the focal point coordinating with Head Office functional units and Branches in designing, promoting, and marketing products/services to Customers.
- Acting as the focal point receiving information, consolidating, evaluating, and proposing solutions for issues related to retail banking operations.
- Acting as the focal point providing professional advisory and proposing solutions to units across the system in retail banking activities.

- Organizational Structure of the Retail Banking Department:

- Retail Credit Control Department;
- Partner Development Department;
- Business Management Department;
- Operational Network.

Risk Management Department

- Functions of the Risk Management Department:

The Risk Management Department functions to advise and assist the CEO in identifying, measuring, monitoring, and controlling risks, including credit risk, market risk, liquidity risk, and operational risk, in order to prevent risks and minimize potential losses in PGBank's operations.

- Duties of the Risk Management Department:

- Propose and advise the CEO and the Risk Management Committee on formulating, maintaining, and improving risk management principles aligned with the Bank's development strategy, including: the risk management framework, and risk management regulations and policies.
- Formulate methodologies, models, tools, and systems for measuring, evaluating, and determining risks; control, prevent, and propose solutions to mitigate risks.
- Research, forecast, issue warnings, and prevent risks arising in the Bank's operations, in line with the functions and duties of the Department.
- Establish risk mitigation policies and measures; set up, maintain, and consolidate the risk monitoring system.
- Act as the focal point responsible for consolidating data and issuing warnings to relevant units regarding the control of the Bank's non-performing loan (NPL) and overdue debt ratios.
- Participate in the formulation of and provide feedback on potential risks within the Bank's internal regulations.
- Conduct training and communication to build a risk culture and enhance risk awareness across the entire system.

- Organizational Structure of the Risk Management Department:

- Risk Management Center;
- Legal Affairs Department;
- Compliance Control Department.

Credit Appraisal Department

- Functions of the Credit Appraisal Department:

The Credit Appraisal Department functions to advise and assist the CEO in managing and administering credit appraisal, credit approval, and asset valuation; and exercising credit approval functions under delegated authority.

- Duties of the Credit Appraisal Department:

- Conduct appraisals and participate in the approval process for credit proposals from business units in compliance with Bank regulations and other legal provisions.
- Approve credit proposals from business units in strict accordance with decentralized credit approval authority.

- Conduct asset valuation in compliance with regulations; act as the focal point monitoring and managing valuation fees incurred.
- Provide advisory, training, and guidance to business units regarding operations related to customer appraisal and collateral valuation.
- Promptly identify, warn of, and prevent risks within its designated scope of management.

• Organizational Structure of the Credit Appraisal Department:

- Corporate and Financial Institutions Appraisal Department;
- Individual Customer Appraisal Department;
- Post-Lending Control Department;
- Valuation Center.

Operations Department

• Functions of the Operations Department:

The Operations Department functions to advise and assist the CEO in managing, operating, formulating policies for, and improving the Bank's operational procedures, including: domestic and international settlement transactions and trade finance; treasury and currency trading operational support; teller transactions and treasury vault operations; credit support operations; card and digital banking operations; and acting as a centralized customer support focal point to ensure these operations are conducted to high service quality standards and in strict compliance with regulations.

• Duties of the Operations Department:

- Guide and administer the Department's operational activities across the entire System.
- Manage and operate payment channels system-wide.
- Support the execution of treasury transactions and currency trading.
- Manage and operate card and digital banking operations.
- Manage, guide the execution of, supervise, and evaluate counter and treasury vault operations system-wide, ensuring service quality, regulatory compliance, and operational safety.
- Act as the centralized focal point providing information, supporting, and resolving customer inquiries and complaints regarding the Bank's products/services across the entire system.
- Support relevant Divisions and Departments at the Head Office in formulating and improving operational procedures for product and service development.
- Manage, supervise, and support credit administration operations system-wide.

• Organizational Structure of the Operations Department:

- Credit Operations Center;
- Operational Center;
- Customer Service Center;
- Network Development Management Center.

Finance & Accounting Department

- Functions of the Finance & Accounting Department:

The Finance & Accounting Department functions to advise and assist the CEO in unified management and administration of the Bank's financial and accounting operations.

- Duties of the Finance & Accounting Department:

- Organize the execution of accounting operations and provide accounting data and information in accordance with regulations.
- Perform part of the internal control system's functions through post-audit verification of banking transaction vouchers.
- Control and monitor expenditure budgets, and evaluate the efficiency of the Bank's budget utilization.
- Act as the focal point consolidating the Bank's business plans; advise the CEO on formulating annual business and financial plans.
- Prepare financial statements; measure, analyze, forecast, and evaluate business results of the Bank and Branches.
- Design and propose the development of the Bank's management information system (MIS) database.
- Monitor the rectification and implementation of recommendations issued by independent auditors and competent state agencies regarding accounting practices.
- Act as the focal point liaising with independent auditors and Tax Authorities.
- Archive accounting records and vouchers.

- Organizational Structure of the Finance & Accounting Department:

- General Accounting Department;
- Internal Accounting Department;
- Financial Planning Department.

Digital Transformation & Technology Department

- Functions of the Digital Transformation & Technology Department:

The Digital Transformation & Technology Department functions to advise and assist the CEO in unified management and administration in the fields of applying information technology and artificial intelligence to information resource processing, developing Digital Banking, and modernizing the technology underpinning the Bank's business operations.

- Duties of the Digital Transformation & Technology Department:

- Manage and maintain the operation of the Bank's information technology infrastructure system.

- Research and develop products/services applying information technology and artificial intelligence to achieve the Bank's business objectives.
- Build the Digital Banking platform; integrate Digital Banking with PGBank's existing traditional banking and electronic banking systems; build, govern, and operate the exploitation of the Bank's digital resources.
- Administer the Bank's information technology system.
- Lead and/or coordinate with relevant units to research and ensure operational security and information security on the Bank's IT systems; issue warnings, manage, control, prevent, detect, handle risks, and mitigate losses in business operations within the IT domain system-wide.
- Train and guide operational management divisions on system and product/service usage; provide direct support to PGBank employees on IT-related issues and IT product/service usage.
- Provide scientific and technological support for banking operations.
- Plan the Bank's IT investment budget.

• Organizational Structure of the Digital Transformation & Technology Department:

- System Architecture Department;
- Information Technology Business Partner Department (ITBP);
- Project and Service Management Department;
- Business Analysis and Testing Department;
- Development and Integration Department;
- Operations and Infrastructure Department;
- Information Security Department;
- Data Department.

Administrative & Human Resources Department

• ***Functions of the Administrative & Human Resources Department:***

The Administrative & Human Resources Department functions to advise and assist the CEO in the fields of:

- Managing, administering, planning, and executing strategies and policies regarding human resources, labor, compensation, and training.
- Organizational structuring and human resource management of PGBank.
- Managing and carrying out the procurement of goods and services system-wide.
- Managing and administering general administrative operations and the technical and physical infrastructure system across the entire system.

• ***Duties of the Administrative & Human Resources Department:***

- Advise and assist the CEO in administering and managing human resources, administration, and goods and services procurement across the entire system.

- Assume responsibility for bank-wide HR management, including: recruitment; appointment, dismissal, removal, and transfer; personnel evaluation; human resource training and development; labor management, payroll, remuneration policies, emulation and rewards, and labor discipline.
- Coordinate with units and individuals to build, implement, and develop corporate culture.
- Act as the focal point providing office administration services; manage and liaise with competent authorities regarding asset management in accordance with State and Bank regulations; organize conferences, seminars, meetings, and events with the participation of the Executive Board; participate in and support internal and external relations as requested by the CEO.
- Act as the focal point managing procurement and executing the procurement of goods, services, and assets across the entire system in accordance with PGBank regulations promulgated from time to time.

• **Organizational Structure of the Administrative & Human Resources Department:**

The Administrative & Human Resources Department comprises 4 Departments and 1 Center:

- Recruitment and Human Resource Management Department;
- Training and Human Resource Development Department;
- Policy and Benefits Department;
- Administrative Department;
- Procurement Center.

Debt Collector Center (Debt Recovery Center)

• Functions of the Debt Collector Center:

The Debt Collector Center functions to advise and assist the CEO in non-performing loan resolution; managing and exploiting collateral (comprising assets that customers have transferred, temporarily agreed to coordinate with the Bank to resolve, or are currently under dispute and negotiation).

• Duties of the Debt Collector Center:

- Advise and propose debt recovery and resolution measures to the CEO; execute and assume responsibility for NPL resolution and recovery targets at the Bank.
- Manage on PGBank's system the portfolio of non-performing loans, debts where provisions have been utilized, and debts sold to Vietnam Asset Management Company (VAMC); act as the focal point receiving and consolidating debt recovery plans across the entire system.
- Receive, take responsibility for formulating, and propose debt recovery and resolution plans for debts transferred by Branches; compile debt recovery tracking files, including debt-related information and proposed debt resolution measures.
- Formulate, manage, and execute debt recovery plans; evaluate the efficiency of NPL recovery across the entire system.

- Execute NPL resolution plans approved by competent authorities; monitor, supervise, and report on execution results.
- Act as the authorized representative of PGBank to participate in resolving and participating in legal proceedings regarding debts showing signs of criminal offenses during the stages of investigation, prosecution, adjudication, and judgment enforcement.
- Act as the authorized representative of the Bank to participate in civil and commercial litigation at Courts and Judgment Enforcement Agencies in the course of resolving and recovering designated debts pursuant to approvals.
- Propose and formulate exploitation plans, and deploy approved plans to liquidate collateral for non-performing loans across the entire system.
- Manage, monitor, supervise, support, and consolidate debt resolution results of business units in managing and recovering debts under the direct responsibility of business units to resolve and collect.
- Report to competent authorities upon discovering signs of violations/abnormalities related to lending, debt resolution, and collateral that lead to risks, doubtful debts, or potential loss of capital.
- Advise and counsel competent approving authorities on evaluating and formulating plans to exploit and utilize collateral transferred to PGBank via debt offsetting or held pending resolution.
- Act as the focal point contacting and liaising to resolve customer debts when the customer concurrently holds outstanding debts at other CIs.
- Act as the focal point monitoring, coordinating with business units, and submitting to competent authorities for approval the sale of debts to VAMC.
- Participate in providing debt resolution training and operational instruction for business units across the system.

• Organizational Structure of the Debt Collector Center:

- Northern Debt Resolution Department;
- Southern Debt Resolution Department;
- Administration and Operational Support Department.

Product Development and Marketing Center

• Functions and Duties of the Product Development and Marketing Center:

- Research customer demand and behavioral patterns regarding banking products and services by customer segment. Conduct market and competitor research; propose appropriate and competitive products, policies, and business solutions across product lines: Credit Products, Trade Finance Products, Mobilization Products, and Digital Banking;
- Develop products tailored for strategic partners and affiliated partners;

- Lead the formulation of policies and management of pricing and fees for products and services of business units by customer segment;
- Periodically monitor and evaluate the efficiency of products being deployed across the entire system, and provide feedback to amend and refine products;
- Coordinate with the Training & Human Resource Development Department to conduct training and sales guidance on products and services for the entire sales network;
- Execute communications and introduce products and services of business units to Customers;

• The Structure of the Product Development and Marketing Center comprises:

- Credit Product Development Department;
- Structured Trade Finance Product Development Department;
- Transaction and Insurance Agency Product Development Department;
- Product Marketing Department.

Credit Approval Center

- Independent Appraisal & Approval: Assess risks, financial capacity, and capital utilization plans of customers; issue decisions to approve, reject, or request adjustments to credit facilities within assigned authority.
- Advisory & Submission to Competent Authorities: Prepare independent appraisal reports and provide professional opinions on credit facilities exceeding individual/departmental authority to submit to the Credit Council for approval.
- Optimization & Credit Risk Control: Ensure that credit facilities strictly comply with credit policy orientations, risk appetite, and the Bank's prudential limits as well as regulations of the State Bank of Vietnam.

4. Information on parent company, subsidiaries of the Issuer, companies that hold controlling stakes or controlling shares of the Issuer, and companies in which the Issuer holds controlling stakes or controlling shares

4.1. Parent Company

None.

4.2. Subsidiaries

None.

4.3. Companies in which the Issuer holds controlling stakes or controlling shares for 02 consecutive years immediately preceding the year of offering registration and up to the current date

None.

4.4. Companies which hold controlling stakes or controlling shares of the Issuer for 02 consecutive years immediately preceding the year of offering registration and up to the current date.

None.

5. Information regarding the process of increasing or decreasing the charter capital of the Issuing Organization

The predecessor of Prosperity and Growth Commercial Joint Stock Bank was Dong Thap Muoi Rural Joint Stock Bank, officially commencing operations on November 13, 1993, under License No. 0045/NH-GP with an initial charter capital of 700 million VND. Since its establishment, the Bank has carried out charter capital increases as follows:

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Table 2: Information on the Charter Capital Increase and Reduction Process

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
Round 1 (04/1998)	500	1.200	Offering to existing shareholders	- Resolution of the Bank's 1997 Annual GMS approving the issuance plan; - Decision No. 416/1997/QD-NHNN5 dated December 15, 1997 of the SBV; - ERC No. 062757, first amended on April 11, 1998.	- GMS of the Bank; - SBV; - DPI of Dong Thap Province.	- None.
Round 2 (05/2000)	1.200	2.400	Offering to existing shareholders	- Resolution of the Bank's 2000 Annual GMS approving the issuance plan; - Decision No. 18/2000/QD-NHNN5 dated April 12, 2000 of the SBV; - ERC No. 062757, second amended on May 23, 2000.	- GMS of the Bank; - SBV; - DPI of Dong Thap Province.	- None.
Round 3 (09/2001)	2.600	5.000	Offering to existing shareholders	- Resolution of the Bank's 2001 Annual GMS approving the issuance plan; - Document No. 270/TH-NHĐT of the SBV; - ERC No. 062757, third amended on September 26, 2001.	- GMS of the Bank; - SBV; - DPI of Dong Thap Province.	- None.
Round 4 (07/2005)	85.000	90.000	Offering to existing shareholders	- Resolution of the Bank's 2005 Annual GMS approving the issuance plan; - Approval for the increase in charter capital by the SBV in 2005; - ERC No. 062757, fourth amended on July 25, 2005.	- GMS of the Bank; - SBV; - DPI of Dong Thap Province.	- None.
Round 5 (08/2006)	110.000	200.000	Offering to existing shareholders	- Resolution of the Bank's 2006 Annual GMS approving the issuance plan; - Approval for the increase in charter capital by the SBV in 2006;	- GMS of the Bank; - SBV;	- None.

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				- ERC No. 062757, seventh amended on August 28, 2006.	- DPI of Dong Thap Province.	
Round 6 (10/2007)	300.000	500.000	Offering to existing shareholders	- Resolution of PGBank's 2007 Annual GMS approving the issuance plan; - Official Letter No. 437/NHNN-DDTH4 dated August 27, 2007 of the SBV; - ERC No. 062757, ninth amended on October 10, 2007.	- GMS of PGBank; - SBV; - DPI of Dong Thap Province.	- Opinion of the auditor on the 2007 FS – AFC Accounting and Financial Consulting Auditing Company: *"In our opinion, in all material respects, the accompanying financial statements of Petrolimex Group Commercial Joint Stock Bank present fairly the financial position as of December 31, 2007, as well as the results of its operations and its cash flows for the financial period then ended, in accordance with Vietnamese accounting standards, accounting regime and relevant legal regulations."*
Round 7 (12/2008)	500.000	1.000.000	Offering to existing shareholders	- Resolution No. 01/2008/ĐHĐCĐ-PGB dated May 20, 2008 of PGBank's GMS; - Official Letter No. 9694/NHNN-CNH dated October 30, 2008 of the SBV regarding the increase in PGBank's charter capital; - Official Letter No. 1033/NHNN-DDTH4 dated November 5, 2008 of the SBV – Dong Thap Branch approving the increase in charter capital from VND 500 billion to VND 1.000 billion;	- GMS of PGBank; - SBV; - DPI of Dong Thap Province.	- Opinion of the auditor on the 2008 FS – Deloitte Vietnam Audit Company Limited: *"In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2008, as well as its results of operations and cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to CI, and other prevailing accounting regulations in Vietnam."*

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				- ERC No. 1400116233, tenth amended on December 19, 2008.		
Round 8 (10/2010)	1.000.000	2.000.000	Issuance of shares for conversion of convertible bonds	- Resolution No. 01/2009/ĐHĐCĐ-PGB dated May 12, 2009 of the GMS of Petrolimex Group Commercial Joint Stock Bank; - Resolution No. 01/2010/NQĐHCĐ–PGB dated April 22, 2010 of the GMS of Petrolimex Group Commercial Joint Stock Bank; - Decision No. 3283/QĐ-NHNN dated December 30, 2009 of the SBV permitting Petrolimex Group Commercial Joint Stock Bank to issue convertible bonds in 2009; - Decision No. 341/QĐ-NHNN dated February 12, 2010 of the SBV on the issuance period of PGBank's 2009 convertible bonds; - Certificate No. 512/UBCK-GCN dated February 9, 2010 of the SSC certifying the public offering of PGBank's convertible bonds; - Decision No. 1995/QĐ-NHNN dated August 20, 2010 of the SBV on the conversion period for converting PGBank's convertible bonds into shares; - Report on the results of the convertible bond issuance as notified by the SSC.	- GMS of the Bank; - SBV; - DPI of Hanoi City; - SSC.	- Opinion of the auditor on the 2010 FS – Deloitte Vietnam Audit Company Limited: *"In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2010, as well as its results of operations and cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to CI, and other prevailing accounting regulations in Vietnam."*

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				- ERC No. 1400116233, thirteenth amended on December 21, 2010.		
Round 9 (12/2011)	1.000.000	3.000.000	- Payment of dividends in shares; - Public offering of shares to existing shareholders.	- Resolution No. 01/2010/NQĐHCĐ–PGB dated April 22, 2010 of the GMS of Petrolimex Group Commercial Joint Stock Bank; - Official Letter No. 7025/NHNN-TTGSNH dated September 16, 2010 of the SBV regarding the increase in PGBank's charter capital in 2010; - Official Letter No. 8280/NHNN-TTGSNH2 dated October 21, 2011 of the SBV regarding the increase in PGBank's charter capital in 2011; - Certificate No. 712/UBCK-GCN dated November 1, 2010 of the SSC regarding the extension of the issuance of the certificate for PGBank's public offering of shares; - Certificate No. 129/GCN-UBCK dated December 22, 2011 of the SSC regarding registration for PGBank's public offering of shares; - ERC No. 1400116233, fifteenth amended on August 2, 2012.	- GMS of the Bank; - SBV; - SSC; - DPI of Hanoi City.	- Opinion of the auditor on the 2012 FS – Deloitte Vietnam Audit Company Limited: *"In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2012, as well as its results of operations and cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System, the financial reporting regime applicable to CI, and other prevailing accounting regulations in Vietnam."* - Opinion of the auditor on the Charter Capital Report as of December 31, 2013 – Ernst & Young Vietnam Company Limited: *"In our opinion, the Charter Capital Report presents fairly, in all material respects, the Bank's charter capital as of December 31, 2013, in accordance with Vietnamese Accounting Standards, the Accounting System for Vietnamese Credit Institutions, and relevant legal regulations on the preparation and presentation of financial statements."*

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
Round 10 (02/2024)	1.200.000	4.200.000	Issuance of shares to increase share capital from equity	- Resolution No. 03/2023/NQ-ĐHĐCĐ dated October 23, 2023 of Prosperity and Growth Commercial Joint Stock Bank; - Official Letter No. 9996/NHNN-TTGSNH dated December 27, 2023 of the SBV approving PGBank's increase in charter capital; - Official Letter No. 625/UBCK-QLCB dated January 23, 2024 of the SSC regarding the reporting documents for the issuance of shares to increase share capital from PGB's equity; - Securities Registration Certificate No. 74/2020/GCNCP-VSD-2 dated April 2, 2024 of VSDC; - Official Letter No. 1439/UBCK-QLCB dated March 8, 2024 of the SSC regarding the report on the results of the issuance of shares to increase share capital from PGB's equity; - Decision No. 386/QĐ-SGDHN dated April 12, 2024 of the Hanoi Stock Exchange approving the change to the share trading registration of Prosperity and Growth Commercial Joint Stock Bank;	- GMS of PGBank; - SBV; - SSC; - VSDC; - Hanoi Stock Exchange; - DPI of Hanoi City.	- Opinion of the reviewer on the 2024 Interim FS – Deloitte Vietnam Audit Company Limited: *"Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the financial position of the Bank as of June 30, 2024, and its results of operations and cash flows for the six-month period then ended, in accordance with the accounting standards and accounting regime applicable to CI in Vietnam and relevant legal regulations on the preparation and presentation of interim financial statements."*

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				- ERC No. 1400116233, twenty-fifth amended on April 10, 2024.		
Round 11 (02/2025)	800.000	5.000.000	Public offering of additional shares to existing shareholders	- Resolution No. 09/2024/NQ-ĐHĐCĐ dated April 20, 2024 of Prosperity and Growth Commercial Joint Stock Bank; - Official Letter No. 5377/NHNN-TTGSNH dated June 28, 2024 of the SBV approving PGBank's increase in charter capital; - Certificate of Registration for Public Offering of Additional Shares No. 43/GCN-UBCKNN issued by the SSC on February 28, 2025; - Official Letter No. 1659/UBCK-QLCB dated May 15, 2025 of the SSC regarding the reporting documents on the results of PGBank's public offering of additional shares; - Official Letter No. 7802/VSDC-ĐKCP.NV dated June 23, 2025 of VSDC; - Decision No. 932/QĐ-SGDHN dated July 28, 2025 of the Hanoi Stock Exchange approving the change to the share trading registration of Prosperity	- GMS of PGBank; - SBV; - SSC; - VSDC; - Hanoi Stock Exchange.	- Opinion of the reviewer on the 2025 Interim FS – Deloitte Vietnam Audit Company Limited: *"Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the interim financial position of the Bank as of June 30, 2025, and its interim results of operations and interim cash flows for the six-month period then ended, in accordance with the accounting standards and accounting regime applicable to CI in Vietnam and relevant legal regulations on the preparation and presentation of interim financial statements."*

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				and Growth Commercial Joint Stock Bank.		
Round 12 (10/2025)	499.964	5.499.964	Issuance of shares for dividend payment	- Resolution No. 04/2025/NQ-ĐHĐCĐ dated July 22, 2025 of Prosperity and Growth Commercial Joint Stock Bank; - Official Letter No. 7202/NHNN-QLGS dated August 19, 2025 of the SBV regarding approval of PGBank's increase in charter capital; - Official Letter No. 5640/UBCK-QLCB dated September 25, 2025 of the SSC regarding the reporting documents for the issuance of shares for PGB's dividend payment; - Official Letter No. 15272/VSDC-ĐKCP.NV dated November 17, 2025 of VSDC; - Official Letter No. 6828/UBCK-QLCB dated October 28, 2025 of the SSC regarding the report on the results of the issuance of shares for PGB's dividend payment; - Decision No. 1414/QĐ-SGDHN dated November 28, 2025 of the Hanoi Stock Exchange approving the change to the share trading registration of Prosperity	- GMS of PGBank; - SBV; - SSC; - VSDC; - Hanoi Stock Exchange;	- Opinion of the auditor on the 2025 FS – Deloitte Vietnam Audit Company Limited: *"In our opinion, the financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2025, as well as its results of operations and cash flows for the financial year then ended, in accordance with the accounting standards and accounting regime applicable to CI in Vietnam and relevant legal regulations on the preparation and presentation of financial statements."*

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				and Growth Commercial Joint Stock Bank.		
Round 13 (10/2025)	1.315.912	6.815.876	Public offering of additional shares to existing shareholders	- Resolution No. 04/2025/NQ-ĐHĐCĐ dated July 22, 2025 of Prosperity and Growth Commercial Joint Stock Bank; - Official Letter No. 7202/NHNN-QLGS dated August 19, 2025 of the SBV regarding approval of PGBank's increase in charter capital; - Certificate of Registration for Public Offering of Additional Shares No. 337/GCN-UBCKNN issued by the Chairman of the SSC on September 30, 2025; Decision No. 912/QĐ-UBCK of the SSC dated November 21, 2025 regarding extension of the share distribution period under the Certificate of Registration for Public Offering of Additional Shares to existing shareholders of Prosperity and Growth Commercial Joint Stock Bank; - Official Letter No. 989/UBCK-QLCB dated January 30, 2026 of the SSC regarding the reporting documents on the results of PGB's public offering of additional shares;	- GMS of PGBank; - SBV; - SSC; - VSDC; - Hanoi Stock Exchange.	Opinion of the auditor on the Report on the Owner's Capital Contribution from the public offering of shares to existing shareholders pursuant to Resolution No. 04/2025/NQ-ĐHĐCĐ of the GMS dated July 22, 2025 for the period from January 1, 2026 to March 9, 2026 – UHY Auditing and Consulting Company Limited: *"In our opinion, the financial information presented in the Report on the Owner's Capital Contribution from the public offering of shares to existing shareholders pursuant to Resolution No. 04/2025/NQ-ĐHĐCĐ of the GMS dated July 22, 2025 for the period from January 1, 2026 to March 9, 2026 of Prosperity and Growth Commercial Joint Stock Bank presents fairly, in all material respects, and complies with the prevailing Accounting Standards and Accounting Regime for Vietnamese CI and relevant legal regulations on the preparation and presentation of the Report on the Owner's Capital Contribution."*

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				- Official Letter No. 1770/VSDC-ĐKCP.NV dated February 11, 2026 of VSDC; - Decision No. 212/QĐ-SGDHN dated March 24, 2026 of the Hanoi Stock Exchange approving the change to the share trading registration of Prosperity and Growth Commercial Joint Stock Bank.		
Round 14 (06/2026)	511.146	7.327.022	Issuance of shares for dividend payment	- Resolution No. 02/2026/NQ-ĐHĐCĐ of the 2026 Annual GMS dated April 21, 2026 of Prosperity and Growth Commercial Joint Stock Bank; - Official Letter No. 4145/NHNN-QLGS dated May 20, 2026 of the SBV regarding the increase in PGBank's charter capital; - Official Letter No. 4662/UBCK-QLCB dated May 27, 2026 of the SSC regarding the reporting documents for the issuance of shares for PGB's dividend payment; - Official Letter No. 5587/UBCK-QLCB dated June 18, 2026 of the SSC regarding the reporting documents on the results of the issuance of shares for PGB's dividend payment;	- GMS of PGBank; - SBV; - SSC; - VSDC; - Hanoi Stock Exchange.	None.

Period	Increase in Charter Capital (Million VND)	Charter Capital after Issuance (Million VND)	Form of Issuance	Legal Basis	Issuing Authority	Auditor's Opinion
				- Official Letter No. 8033/VSDC-ĐKCP.NV dated June 25, 2026 of VSDC; - Decision No. 938/QĐ-SGDHN dated July 10, 2026 of the Hanoi Stock Exchange approving the change to the share trading registration of Prosperity and Growth Commercial Joint Stock Bank.		

(Source: PGBank)

6. Information on Major Capital Contributions and Divestments of the Issuer in Other Enterprises for 02 Consecutive Years Immediately Preceding the Year of Offering Registration and up to the Current Date

None.

7. Information on Outstanding Securities

7.1. Ordinary Shares

Table 3: Structure of Ordinary Shares as of June 30, 2026

No.	Shareholder name	Number of Shareholders	Number of Shares	Ownership Ratio (%)	Voting Ratio (%)
1	**Domestic Shareholders**	**9.804**	**732.696.878**	**99,999**	**99,999**
1.1	Organizations	42	200.789.863	27,404	27,404
1.2	Individuals	9.762	531.907.015	72,595	72,595
2	**Foreign Shareholders**	**6**	**5.358**	**0,001**	**0,001**
2.1	Organizations	0	0	0	0
2.1.1	*Economic organizations with 100% of charter capital held by foreign investors*	0	0	0	0
2.1.2	*Economic organizations with more than 50% but less than 100% of charter capital held by foreign investors*	0	0	0	0
2.2	Individuals	6	5.358	0,001	0,001
Total		**9.810**	**732.702.236**	**100**	**100**

(Source: PGBank shareholder list as of June 30, 2026, provided by VSDC)

7.2. Preference Share

None.

7.3. Other Types of Securities

None.

8. Information on Foreign Ownership Limit

According to Document No. 4555/UBCK-PTTT dated July 19, 2022 of the State Securities Commission, the maximum foreign ownership ratio at the Issuer in accordance with legal regulations: 30%.

The maximum foreign ownership ratio at the Issuer under the decision of the GMS and provisions in the Charter of the Issuer: No specific regulations.

Foreign ownership ratio at the Issuer (as of June 30, 2026): 0,001%.

9. Business Operations

9.1. Characteristics of Business Operations

9.1.1. Types of Products and Services

a) Main products and services

The main products and services of PGBank currently include:

- Receiving demand deposits, term deposits, savings deposits, and other types of deposits.

- Extending credit in the forms of: Lending; Discount and rediscount of negotiable instruments and other valuable papers; Bank guarantees; Issuance of credit cards; Domestic factoring.

- Opening payment accounts for customers.

- Providing domestic payment services: Providing payment instruments; Executing payment services via checks, payment orders, payment authorizations, collection orders, collection authorizations, letters of credit, bank cards, and collection and disbursement services.

- Opening accounts: Opening accounts at the SBV; Opening accounts at other CIs and foreign bank branches.

- Organizing internal settlement and participating in the national interbank payment system.

- Cash management services, banking and financial advisory; asset management, custodial services, and safe deposit box rentals.

- Corporate finance advisory, mergers and acquisitions (M&A) advisory, and investment advisory.

- Participating in bidding, purchasing, and selling Treasury bills, negotiable instruments, Government bonds, SBV bills, and other valuable papers in the money market.

- Purchasing and selling Government bonds and corporate bonds.

- Money brokerage services.

- Issuing certificates of deposit, promissory notes, bills, and bonds to mobilize capital in accordance with the Law on Credit Institutions, the Law on Securities, Government regulations, and guidance of the SBV.

- Borrowing funds from the SBV in the form of refinancing pursuant to the Law on the State Bank of Vietnam and guidance of the SBV.

- Borrowing, lending, depositing, and accepting deposits with CIs, foreign bank branches, and domestic and foreign financial institutions in accordance with the provisions of law and guidance of the SBV.

- Contributing capital and purchasing Shares in accordance with the provisions of law and guidance of the SBV.

- Entrusting, accepting entrustment, and acting as agents in fields related to banking operations, insurance business, and asset management in accordance with the provisions of law and guidance of the SBV.

- Trading and providing foreign exchange services in the domestic market and international market within the scope prescribed by the SBV.

- Providing commodity price derivative products.

- Debt purchasing.

- Vault/treasury services for CIs and foreign bank branches.

- Trading and providing interest rate derivative services and products to domestic and foreign customers.

- Appointing payment agents in accordance with regulations of the SBV.

- Providing money remittance, collection, and disbursement services not via accounts.

- Other activities (upon approval by the SBV).

b) Revenue and Profit structure by product and service type

Table 4: Revenue structure by product and service

Unit: Million VND

No.	Indicator	2024		2025		First 6 months of 2026	
		Amount	%Revenue	Amount	%Revenue	Amount	%Revenue
1	Interest income and similar income	3.496.810	90,5	4.638.361	87,0	2.821.043	88,7
2	Income from service activities	100.087	2,6	201.064	3,8	111.677	3,5
3	Income from foreign exchange trading activities	56.633	1,5	132.730	2,5	127.110	4,0
4	Income from trading investment securities	0	0,0	40.568	0,8	1.382	0,0
5	Income from other activities	209.949	5,4	319.807	6,0	116.057	3,6
6	Income from capital contributions and share	148	0,0	1.809	0,03	2.506	0,1

No.	Indicator	2024		2025		First 6 months of 2026	
		Amount	%Revenue	Amount	%Revenue	Amount	%Revenue
	purchases						
Total		**3.863.627**	**100,0**	**5.334.339**	**100,0**	**3.179.775**	**100,0**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Table 5: Profit Structure by Product and Service

Unit: Million VND

No.	Indicator	2024		2025		First 6 months of 2026	
		Amount	%Profit	Amount	%Profit	Amount	%Profit
1	Net Interest Income	1.658.838	90,6	1.877.806	75,9	979.065	81,6
2	Net profit from service activities	17.904	1,0	132.714	5,4	59.223	4,9
3	Net profit from foreign exchange trading activities	251	0,0	93.486	3,8	89.457	7,5
4	Net gain/(loss) from trading investment securities	(54.677)	(3)	61.835	2,5	(8.092)	(0,7)
5	Net profit from other activities	208.933	11,4	306.638	12,4	77.803	6,5
6	Net profit from capital contributions and share purchases	148	0,01	1.809	0,1	2.506	0,2
Total		**1.831.397**	**100,0**	**2.474.288**	**100,0**	**1.199.962**	**100,0**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

The Bank's primary income originates mainly from interest and similar income, the majority of which is interest income from loans to customers. In 2025, the Bank's total income reached 5.334.339 million VND, of which interest and similar income amounted to 4.638.361 million VND, accounting for 87% of the Bank's total income.

The Bank's Profit in 2025 recorded strong growth compared to 2024; specifically, Profit after tax in 2025 reached 580.863 million VND, an increase of 241.060 million VND (equivalent to 70,9%) compared to 2024, amid net interest margin (NIM) expanding from 2,7% to 3%.

As of the end of the first 6 months of 2026, the Bank's Profit after tax reached 351.559 million VND, representing a growth of 66,1% over the same period in 2025, driven by the expansion of non-interest income and a substantial decrease in credit risk provisioning expenses. In the first half of 2026, PGBank's total income reached 3.179.775 million VND, and total net profit from products and services reached 1.199.962 million VND.

9.1.2. Capital Mobilization

PGBank's capital mobilization activities focus on 02 primary markets, comprising (i) economic organizations and residents, and (ii) financial institutions.

Table 6: Capital Mobilization Structure as of December 31, 2024, December 31, 2025, and June 30, 2026

Unit: Million VND

Indicator	December 31, 2024		December 31, 2025		June 30, 2026	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)
I. By category						
Government and SBV debts	419.069	0,62	971.806	1,18	1.299.915	1,60
Deposits and borrowings from other CIs	20.660.560	30,45	28.484.871	34,61	28.840.925	35,56
Customer deposits (economic organizations and individuals)	43.325.745	63,86	48.460.417	58,89	49.715.876	61,30
Issuance of valuable papers	2.280.000	3,36	3.200.000	3,89	50.000	0,06
Other liabilities	1.163.691	1,72	1.177.825	1,43	1.193.388	1,47
Total	**67.849.065**	**100,00**	**82.294.919**	**100,00**	**81.100.104**	**100,00**
II. By geographical region						
Domestic	67.762.538	99,87	82.071.744	99,73	81.042.898	99,93
Overseas	86.527	0,13	223.175	0,27	57.206	0,07
Total	**67.849.065**	**100,00**	**82.294.919**	**100,00**	**81.100.104**	**100,00**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

PGBank's mobilized capital has grown over the years. By category, customer deposits consistently account for a high proportion in the mobilized capital structure, contributing to meeting capital deployment demands and ensuring system liquidity safety. By mobilization region, the majority continues to originate from domestic funding sources.

Total mobilized capital of PGBank as of December 31, 2024, and December 31, 2025, reached 67.849.065 million VND and 82.294.919 million VND, respectively, with total mobilized capital as of December 31, 2025, expanding by 21,29% year-on-year. PGBank's capital mobilization structure as of December 31, 2025, was primarily derived from Customer deposits, which accounted for 58,89% of total mobilized capital, and deposits and borrowings from other CIs, which represented 34,61% of total mobilized capital.

As of June 30, 2026, PGBank's total mobilized capital reached 81.100.104 million VND, with over 61,3% coming from Customer deposits and 35,56% from Deposits and borrowings from other CIs.

9.1.3. Credit Activities

PGBank has achieved positive growth over the years in terms of both customer base and outstanding credit balance scale. PGBank provides loans to organizations and individuals under various forms, such as short-term, medium-term, and long-term loans; unsecured loans or loans secured by collateral; and loans denominated in multiple currencies. The Bank has implemented numerous credit financing activities for customers comprising large enterprises, small and medium-sized enterprises (SMEs), individual business households, and individuals for consumer or business purposes.

a. By loan term

Table 7: Outstanding loan balance by loan term

Unit: Million VND

Indicator	December 31, 2024		December 31, 2025		June 30, 2026	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)
Total outstanding loans to customers	**41.236.482**	**100,00**	**46.340.642**	**100,00**	**48.349.047**	**100,00**
Short-term loans	23.240.985	56,36	27.543.747	59,44	29.909.399	61,86
Medium-term loans	5.152.172	12,49	4.600.242	9,93	4.240.066	8,77
Long-term loans	12.843.325	31,15	14.196.653	30,64	14.199.582	29,37

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

By maturity structure, short-term loans consistently account for a high proportion of PGBank's total outstanding loan balance. Long-term loans have always been controlled by PGBank at below 40%. As of December 31, 2025, PGBank's short-term loan balance accounted for 59,44% of total outstanding loans, long-term loans stood at 30,64%, and the remainder comprised medium-term loans. By June 30, 2026, the proportion of short-term loans rose to 61,86%, while the proportion of long-term loans declined to below 30% of total loans to customers.

b. By industry sector

Table 8: Outstanding loan balance by industry sector

Unit: Million VND

Indicator	December 31, 2024		December 31, 2025		June 30, 2026	
	Amount	Proportio (%)	Amount	Proportion (%)	Amount	Proportion (%)
Agriculture, forestry, and fisheries	3.022.579	7,33	2.230.409	4,81	1.684.449	3,48
Mining and quarrying	233.233	0,57	1.146.066	2,47	1.089.867	2,25
Manufacturing	754.812	1,83	3.869.847	8,35	4.220.214	8,73
Electricity, gas, steam, and air conditioning supply	314.404	0,76	423.802	0,91	419.357	0,87
Construction	4.609.840	11,18	5.514.453	11,90	5.464.191	11,30
Wholesale and retail trade; repair of motor vehicles and motorcycles	3.633.276	8,81	6.407.522	13,83	7.028.280	14,54
Accommodation and food service activities	754.679	1,83	2.055.420	4,44	1.746.613	3,61
Transportation and storage	1.005.695	2,44	852.386	1,84	835.442	1,73
Financial, banking, and insurance activities	5.884.266	14,27	7.452.700	16,08	8.846.000	18,30
Professional, scientific, and technical activities	135.405	0,33	123.970	0,27	151.158	0,31

Indicator	December 31, 2024		December 31, 2025		June 30, 2026	
	Amount	Proportio (%)	Amount	Proportion (%)	Amount	Proportion (%)
Administrative and support service activities	40.262	0,10	272.104	0,59	261.389	0,54
Education and training	130.484	0,32	174.413	0,38	168.223	0,35
Human health and social work activities	231.377	0,56	320.312	0,69	245.918	0,51
Arts, entertainment, and recreation	83.666	0,20	158.236	0,34	149.431	0,31
Real estate activities	3.529.288	8,56	4.536.243	9,79	5.343.277	11,05
Water supply; sewerage, waste management, and remediation activities	24.030	0,06	20.743	0,04	22.964	0,05
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	2.451.302	5,94	6.923.547	14,94	7.450.482	15,41
Information and communication	61.010	0,15	250.263	0,54	305.253	0,63
Other service activities	14.336.874	34,77	3.607.047	7,78	2.915.485	6,03
Activities of the Party, socio-political organizations, public administration, and international security	-	-	1.159	0,003	1.054	0,002
Total	**41.236.482**	**100,00**	**46.340.642**	**100,00**	**48.349.047**	**100,00**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Regarding classification by business sector, PGBank focuses on lending to sectors with favorable growth headroom and lower risk profiles, comprising: Construction; Wholesale and retail trade, repair of motor vehicles and motorcycles; Financial, banking, and insurance activities; and Activities of households as employers, undifferentiated goods- and services-producing activities of households for own use.

As of December 31, 2025, outstanding loans to Financial, banking, and insurance activities at PGBank accounted for 16,08%; outstanding loans to Activities of households as employers, undifferentiated goods- and services-producing activities of households for own use accounted for 14,94%; outstanding loans to Wholesale and retail trade, repair of motor vehicles and motorcycles stood at 13,83%; and outstanding loans to the Construction sector represented 11,90%.

As of June 30, 2026, the Bank's loan balance structure by industry sector remained largely unchanged compared to year-end 2025. Outstanding credit remained concentrated primarily in Financial, banking, and insurance activities; Activities of households as employers, undifferentiated goods- and services-producing activities of households for own use; and Wholesale and retail trade, repair of motor vehicles and motorcycles (with respective shares of 18,30%, 15,41%, and 14,54%, together accounting for over 48% of total outstanding loans).

c. Credit Portfolio Quality

PGBank considers that the growth and expansion of its outstanding credit scale must be anchored on the principle of ensuring credit quality. PGBank's credit portfolio is strictly controlled. The Bank maintains relatively sound credit portfolio quality, manages non-performing loans (NPLs), and consistently keeps its NPL ratio at a safe level, complying with the regulations of the State Bank of Vietnam.

PGBank's NPL ratio at year-end 2025 stood at 1,71%, a slight decrease from 2,07% at year-end 2024.

Table 9: Loan Quality

Unit: Million VND

Item	December 31, 2024		December 31, 2025		June 30, 2026	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)
Standard debt	39.555.514	95,92	43.609.269	94,11	45.572.234	94,26
Special-mention debt	620.051	1,50	1.639.592	3,54	1.360.161	2,81
Substandard debt	182.232	0,44	219.548	0,47	201.552	0,42
Doubtful debt	259.971	0,63	259.253	0,56	627.747	1,30
Potentially irrecoverable debt	618.714	1,50	612.980	1,32	587.353	1,21

Total outstanding loans	**41.236.482**	**100,00**	**46.340.642**	**100,00**	**48.349.047**	**100,00**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

d. Interest Rate Risk and Loan Classification, Credit Risk Provisioning

Interest rate risk is managed by PGBank through determining lending interest rates based on the principle of ensuring cost of funds and administrative expenses recovery, and taking into account risk factors and prevailing market interest rates to maintain the Bank's competitiveness and business efficiency. To mitigate potential interest rate risk, PGBank implements a coordinated set of measures, including: establishing floating interest rate policies for medium- and long-term loans; managing interest rate risk in the banking book; and stipulating interest rate risk hedging clauses in credit contracts to ensure the Bank remains proactive in the face of market fluctuations.

Table 10: Provision Fund Balance for Credit Losses on Loans to Customers

Unit: Million VND

No	Indicator	December 31, 2024	December 31, 2025	June 30, 2026
1	Specific provisions	123.459	216.538	250.731
2	General provisions	301.521	342.957	358.212
Total		**424.980**	**559.495**	**608.943**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Since July 2024, the classification of loans has been carried out in accordance with Circular No. 31/2024/TT-NHNN dated June 30, 2024, providing regulations on the classification of assets in operations of commercial banks, non-bank credit institutions, and foreign bank branches; and credit risk provisioning has been performed in compliance with Decree No. 86/2024/ND-CP dated July 11, 2024, on the provisioning levels, provisioning methodologies, and the use of provisions to handle credit risks in credit institutions and foreign bank branches, as well as cases of accrued interest receivables to be derecognized/reversed.

e. Capital Adequacy Ratio

Table 11: Capital Adequacy Ratio

No.	Indicator	December 31, 2024	December 31, 2025	June 30, 2026
1	Capital Adequacy Ratio (CAR)* (%)	10,01	10,6	12,5

(Source: PGBank)

(*)PGBank's Capital Adequacy Ratio (CAR) is calculated in accordance with Circular No. 41/2016/TT-NHNN dated December 30, 2016, of the SBV (as amended and supplemented by Circular No. 22/2023/TT-NHNN dated December 29, 2023, of the SBV) and consistently complies with SBV regulations (8% or higher).

PGBank's capital adequacy ratio as of June 30, 2026 reached 12,5%, significantly higher than the minimum requirement of the SBV (8,0%) and attaining the highest score for the CAR criterion in the rating of credit institutions under Circular No. 21/2025/TT-NHNN dated July 31, 2025 providing for the rating of credit institutions and foreign bank branches. This ensures a safe and robust capital buffer for PGBank to invest in development and expand its business operations.

9.1.4. Foreign Exchange Trading and Payment Activities

a) Foreign exchange trading activities

Foreign exchange trading is a strategic activity of PGBank, based on its existing advantage of a customer base comprising entities related to Vietnam National Petroleum Group, in a context of increasingly intense competition in services.

With a customer base consisting of member units of, or entities in partnership with, Vietnam National Petroleum Group, PGBank has achieved relatively good results in its foreign exchange trading activities.

Table 12: Foreign Exchange Trading Activities

Unit: Million VND

Item	2024	2025	First six months of 2026
Income from foreign exchange trading activities	**56.633**	**132.730**	**127.110**
Spot foreign exchange trading	15.663	96.077	52.924
Currency derivative financial instruments	40.970	36.653	74.186
Expenses from foreign exchange trading activities	**56.382**	**39.244**	**37.653**
Spot foreign exchange trading	8	122	1
Currency derivative financial instruments	56.374	39.122	37.652
Net gain from foreign exchange trading activities	**251**	**93.486**	**89.457**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

The principal purpose of foreign exchange trading activities is to serve customers' needs, to trade on exchange rate differentials and to balance the Bank's foreign currency position. The results of this activity improved significantly during the 2024 – 2025 period. Compared with 2024, 2025 recorded growth of 134,4% in income from foreign exchange trading, from 56.633 million VND to 132.730 million VND, while expenses decreased by 30,4% from 56.382 million VND to 39.244

million VND. In the first six months of 2026, foreign exchange trading activities maintained positive results, with a net gain of 89.457 million VND. The income from foreign exchange trading activities in the first half of 2026 derived largely from currency derivative financial instruments.

b) Payment activities

Domestic payments

Payment activities remained stable. In 2025, the total volume of outgoing and incoming domestic VND payment messages reached 429.547 transactions, with a total value of approximately 299.921 billion VND. The volumes of outgoing and incoming domestic payment messages were 206.601 and 222.946 transactions respectively, with a value of 135.515 billion VND for outgoing transactions and 109.479 billion VND for incoming transactions.

The volume and value of domestic payment transactions in the first six months of 2026 grew steadily compared with the same period of 2025, reflecting the fact that interbank payment services continue to play an important role in the payment system. Payment activities remained safe and efficient. As of June 30, 2026, the total volume of outgoing and incoming domestic VND payment messages reached 200.226 transactions, with a value of approximately 188.535 billion VND. The volumes of outgoing and incoming domestic payment messages were 82.086 and 118.140 transactions respectively, with a value of 107.786 billion VND for outgoing transactions and 80.749 billion VND for incoming transactions.

The use of the centralized message processing module at the Head Office and the further development of over-the-counter 247 payment functionality have enabled the accounting of outgoing and incoming transfers to achieve an automated processing rate of approximately 90% of total payment orders. The volume of payment messages through the CITAD channel – the interbank electronic payment system – accounts for 87% of the Bank's transactions. Diversified payment channels with other credit institutions such as VCB, BIDV and Vietinbank have made payment quality faster, more flexible and more efficient. In particular, in the first six months of 2026, PGBank promptly implemented the upgrade of the tax system and was among the first banks to successfully deploy the ETax tax payment system via ID at the counter, electronic tax and Etax mobile.

International payments

PGBank offers basic products such as import and export letters of credit (L/C), export collections, import collections, outward remittances and inward remittances.

*** Trade finance activities**

Imports:

With respect to import-related services, in 2025 PGBank issued import L/Cs with a total value of USD 190,48 million and issued international guarantees with a value of more than USD 17,1 million. Settlement of documents under import L/Cs reached USD 139,22 million, and the settlement value of import collections sent by foreign banks to PGBank for collection reached USD 1,74 million.

In the first six months of 2026, PGBank issued import L/Cs with a total value of approximately USD 103,25 million and issued international guarantees with a value of more than USD 0,99 million. Settlement of documents under import L/Cs reached USD 31,62 million, and the settlement value of import collections sent by foreign banks to PGBank for collection reached USD 3,94 million.

Exports:

With respect to export-related services, in 2025 the total value of export settlements reached nearly USD 22,77 million, of which export L/C settlements reached USD 5,75 million and export collection settlements reached USD 17,02 million.

In the first six months of 2026, the total value of export settlements reached nearly USD 4,84 million, of which export L/C settlements reached USD 1,30 million and export collection settlements reached USD 3,54 million.

Total fees collected from trade finance operations in the first six months of 2026 reached approximately 4,16 billion VND.

** International remittance activities*

In 2025, outward remittance transactions numbered 2.133 with a value of more than USD 147,89 million, while inward remittance transactions numbered 2.124 messages with a value of USD 209,63 million. Total fees collected from international remittance operations reached approximately 2,8 billion VND.

From January 1, 2026 to June 30, 2026, outward remittance transactions numbered 1.108 with a value of more than USD 58,55 million, while inward remittance transactions numbered 871 messages with a value of USD 88,56 million. Total fees collected from international remittance operations reached approximately 1,41 billion VND.

9.1.5. Correspondent banking activities

At present, PGBank has established Return Merchandise Authorization (RMA) arrangements with nearly 200 banks and bank branches worldwide. In the coming period, PGBank will continue to expand its relationships and increase the number of correspondent banks with which RMA arrangements are established.

9.1.6. Other business activities

At present, PGBank's other business activities derive from debt recovery proceeds and derivative operations.

a) Debt recovery proceeds

Results achieved:

+ Recoveries of debts written off against provisions in 2024 reached 161,2 billion VND.

+ Recoveries of debts written off against provisions in 2025 reached 300,2 billion VND, equivalent to 67% of the annual plan.

+ Recoveries of debts written off against provisions in the first six months of 2026 reached 107,9 billion VND.

b) Income from derivative operations

Results achieved:

+ Profit from commodity derivative operations in 2024 reached 363 million VND.

+ Profit from commodity derivative operations in 2025 reached 476 million VND, equivalent to 48% of the annual plan.

+ Profit from commodity derivative operations in the first six months of 2026 reached 9,6 billion VND, equivalent to 64% of the 2026 annual plan.

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9.2. Assets

PGBank's fixed assets as of December 31, 2024, December 31, 2025 and June 30, 2026 were as follows:

Table 13: Value of Fixed Assets as of December 31, 2024, December 31, 2025 and June 30, 2026

Unit: Million VND

No.	Description	December 31, 2024			December 31, 2025			June 30, 2026		
		Historical cost	Residual value	Ratio (%)	Historical cost	Residual value	Ratio (%)	Historical cost	Residual value	Ratio (%)
Tangible fixed assets		**488.264**	**200.251**	**41,01**	**557.583**	**244.601**	**43,87**	**530.617**	**209.934**	**39,56**
1	Buildings and architectural structures	195.947	144.473	73,73	196.297	139.899	71,72	196.253	137.462	70,04
2	Machinery and equipment	4.029	73	1,81	4.068	90	2,21	4.068	78	1,92
3	Means of transportation	89.373	24.894	27,85	116.468	56.648	48,64	78.148	22.886	29,29
4	Management equipment and instruments	190.053	24.584	12,94	227.310	39.936	17,57	236.987	41.543	17,53
5	Other tangible fixed assets	8.862	6.227	70,27	13.440	8.028	59,73	15.161	7.965	52,54
Intangible fixed assets		**127.440**	**47.968**	**37,64**	**148.068**	**52.904**	**35,73**	**151.514**	**48.362**	**31,92**
1	Land use rights	30.917	22.018	71,22	30.917	20.535	66,42	30.917	19.793	64,02
2	Computer software	96.451	25.950	26,90	115.887	31.334	27,04	119.333	27.724	23,23
3	Other intangible fixed assets	72	-	-	1.264	1.034	81,80	1.264	845	66,85
TOTAL		**615.704**	**248.219**	**40,31**	**705.651**	**297.505**	**42,16**	**682.131**	**258.296**	**37,87**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Table 14: Certain Major Assets of PGBank as of June 30, 2026

Unit: VND

No.	Asset name	Historical cost	Residual value	Ratio %
1	LOS credit origination and management software	32.944.687.000	13.015.723.320	39,51%
2	Mipec Building (Floors 1, 13, 14)	81.244.017.673	63.962.024.520	78,73%
3	Land use rights at the Hai Phong Branch office	22.000.000.000	10.876.404.460	49,44%
4	Mipec Building (Floors 16, 23, 24)	104.834.274.653	71.608.583.004	68,31%

(Source: PGBank)

Table 15: Status of Land Management and Use

No.	Information
Land use rights	
1	No. 02, Da Nang, May To, Ngo Quyen, Hai Phong City
2	No. 132, 134 Nguyen Hue, Cao Lanh Ward, Dong Thap Province
3	No. 132, 134 Nguyen Hue, Cao Lanh Ward, Dong Thap Province
4	No. 198 Nguyen Trai, Cao Lanh Ward, Dong Thap Province
5	No. 122 Hung Vuong, Sa Dec Ward, Dong Thap Province
Real estate under management and use rights	
6	Floors 16, 23 and 24, Mipec Building, 229 Tay Son, Khuong Thuong Ward, Hanoi City
7	Floor 1, Mipec Building, 229 Tay Son, Khuong Thuong Ward, Hanoi City
8	Floor 14, Mipec Building, 229 Tay Son, Khuong Thuong Ward, Hanoi City
9	Floor 13, Mipec Building, 229 Tay Son, Khuong Thuong Ward, Hanoi City
10	No. 132, 134 Nguyen Hue, Cao Lanh Ward, Dong Thap Province
11	No. 198 Nguyen Trai, Cao Lanh Ward, Dong Thap Province
12	No. 122 Hung Vuong, Sa Dec Ward, Dong Thap Province

(Source: PGBank)

9.3. Risk Management and Capital Preservation

PGBank determines that building a robust internal risk management system is an essential foundation for stable and sustainable development over the long term. On that basis, PGBank places emphasis on enhancing and improving its risk management models, including: market risk, liquidity risk, interest rate risk and credit risk.

The BoD has approved and issued the Bank's Risk Appetite on the basis of the proposals and advice of the Risk Management Committee, ensuring full compliance with the regulations of the State Bank of Vietnam and Vietnamese law. At the same time, the BoD conducts periodic supervision of material risks in order to ensure that the Bank's operations are transparent and effective; it also directs the annual review and updating of the risk appetite so that it remains consistent with actual operating conditions. The BoD has also established the Risk Management Committee and the Human Resources Committee in order to support advisory work in the relevant areas in accordance with the functions and duties assigned.

At present, the risk management function at PGBank is organized to operate independently of the business units that directly generate risk across the entire system. At the Head Office, the Risk Management Division is the dedicated unit responsible for developing risk management policies, issuing internal regulations on risk governance, and carrying out the measurement, supervision and monitoring of risk across the entire system. The organizational structure of the Risk Management Division currently comprises 01 Risk Management Center with 05 specialist departments: the Credit Risk Management Department, the Market Risk Management Department; the Operational Risk Management Department; the Integrated Risk Management Department; the Information Technology Risk Management Department; and 02 departments: the Legal Department and the Compliance Control Department.

9.3.1. Risk governance framework

PGBank's risk governance model is implemented on the basis of compliance with the principle of three independent lines of defence, ensuring that responsibility for risk management is clearly established at each line. Specifically:

- The first line of defence comprises the business and operating units, which bear direct responsibility for identifying, controlling and mitigating the risks arising in the course of carrying out their business activities.
- The second line of defence comprises the risk management and compliance function, which is responsible for developing risk management policies and procedures, issuing internal regulations on risk governance, carrying out risk measurement and supervision, and ensuring compliance with prevailing legal regulations.
- The third line of defence is the internal audit function, which performs the role of independently assessing the effectiveness of the risk governance system and making recommendations to improve internal management and control.

The risk management system is closely integrated into PGBank's management and executive organizational structure, with dedicated personnel, ensuring that it operates in a synchronised and consistent manner appropriate to the Bank's scale and scope of operations.

PGBank regularly reviews, updates and promptly adjusts its risk management policies and procedures in order to adapt to changes in the business environment, market conditions and the Bank's operating strategy in each specific period.

9.3.2. Risk appetite

PGBank's risk appetite is reviewed, assessed and adjusted in line with PGBank's business strategy from time to time, and comprises:

- The target capital adequacy ratio;

- Income criteria: the ratio of profit to Equity (Return on Equity – ROE); the ratio of risk-adjusted profit to Own Capital (Risk Adjusted Return on Capital – RAROC);

- Other criteria in accordance with PGBank's internal regulations from time to time.

9.3.3. Concentration risk management

PGBank's concentration risk management strategy covers risk management in respect of credit extension activities and proprietary trading activities, specifically:

- In respect of credit extension activities: the principles for determining credit concentration limits by credit product, industry, economic sector, customer and related persons in accordance with the regulations of the SBV; the criteria for identifying a customer's related persons in accordance with legal regulations; the principles for determining the degree of diversification and the degree of interaction among credit products, industries and economic sectors.
- In respect of proprietary trading activities: the principles for determining proprietary trading concentration limits by counterparty, trading product and currency; the criteria for determining the proprietary trading portfolio to which proprietary trading concentration limits apply, ensuring the degree of diversification and interaction in accordance with PGBank's regulations.

Similarly, PGBank's concentration risk limits also comprise concentration risk limits for credit extension activities and for proprietary trading activities:

- In respect of credit extension activities: the credit extension limit for a single customer, and for a customer together with related persons, relative to total outstanding loans; credit concentration limits for credit products, industries and economic sectors on the basis of the proportion of outstanding loans of the relevant credit product, industry or economic sector relative to total outstanding loans; in each period, PGBank manages concentration credit risk limits according to a number of criteria: tenor; customer category; industry/business sector, geographical area; form of credit extension, currency and collateral.
- In respect of proprietary trading activities: trading concentration limits for counterparties, trading products and currencies on the basis of the proportion of the balance of the relevant counterparty, trading product or currency relative to the total proprietary trading balance.

PGBank identifies concentration risk, at a minimum, in credit extension activities and proprietary trading activities, including: items recorded as on-balance-sheet items and off-balance-sheet items of PGBank; and items not yet recorded in accordance with accounting laws. In addition, PGBank measures concentration risk on the basis of an assessment of the degree of impact on income of each credit extension activity and proprietary trading activity carrying concentration risk.

PGBank controls concentration risk by monitoring and reviewing outstanding credit balances and proprietary trading balances against concentration risk limits; issuing early warnings in respect of outstanding balances and transactions approaching concentration risk limits; and taking prompt remedial measures in cases where concentration risk limits are exceeded.

At least every 06 months, or on an ad hoc basis, PGBank prepares an internal report on concentration risk.

9.3.4. Basel implementation and plan

In order to enhance its risk governance capacity and progress towards the application of international risk governance standards, PGBank has, since 2021, completed and applied Basel II in accordance with the regulations of the SBV. On the basis of the results achieved since the application of Basel II, PGBank has been preparing the necessary resources and knowledge and developing a roadmap for the implementation of Basel III in the coming period (expected at the end of 2026).

9.3.5. Credit risk management

Credit risk management is carried out throughout the process of consideration, appraisal, approval and management of credit, as specifically provided for in PGBank's prevailing regulations, ensuring compliance with the regulations of the SBV and relevant legal regulations.

The credit risk management strategy comprises, at a minimum: controlling non-performing loans within the maximum ratio prescribed by the SBV; target non-performing credit ratios by customer category, industry and economic sector, as specifically provided for in PGBank's regulations and product programs; the principles for determining the cost of covering credit risk in the method of calculating interest rates and pricing credit products according to the customer's level of credit risk; and the principles for applying credit risk mitigation measures (including the authority to approve credit risk mitigation measures).

PGBank has developed and implemented an internal credit rating system in accordance with the regulations of the SBV. The internal credit rating system satisfies the following requirements: a rating model that quantifies the criteria for assessing the likelihood (probability) that a customer will fail to perform its repayment obligations as agreed; a database and data management methods to quantify credit risk as required; the results of the internal credit rating system must be independently assessed; and complete information on the internal credit rating system must be available for provision at the request of internal audit, independent audit organizations and other competent authorities when conducting internal audits, inspections, supervision and independent audits.

The monitoring and control of credit risk is carried out in respect of each credit extension, each credit product and the entire credit portfolio, ensuring that credit quality meets the requirements of the SBV and of PGBank from time to time. The monitoring and control of risk is carried out continuously and at every level across the entire system, at the frequency prescribed from time to time. At least quarterly, or on an ad hoc basis, the Risk Management Division prepares an internal report on credit risk.

9.3.6. Operational risk management

The principles for operational risk management are set out in detail in the Regulation on Operational Risk Governance issued by the BoD. The principles for operational risk management in respect of new products, the use of outsourcing, the purchase of insurance and the application of technology are specifically provided for in the implementing documents issued by the CEO from time to time.

Operational risk limits are provided for in documents issued by the CEO and comprise: limits on the level of financial loss; and limits on the level of non-financial loss (including reputation, standing and the incurrence of legal obligations).

PGBank identifies operational risk in all products, business activities, business processes, information technology systems and other management systems. The classification of operational risk is carried out in accordance with PGBank's Regulation on Operational Risk Governance issued from time to time.

Operational risk is identified, measured, controlled and monitored through at least two of the following methods: the collection and analysis of internal and external loss data; risk and control self-assessment of operational risk; business process mapping; key performance indicators and key risk indicators; scenario analysis; and the use of findings from internal audit and independent audit.

Operational risk is monitored through risk mitigation tools and actions, and is at the same time controlled through the self-assessment of operational risk and control effectiveness, the assurance of business continuity, information security and other operational risk management policies from time to time.

At least every 06 months, or on an ad hoc basis, the Risk Management Division prepares an internal report on operational risk.

9.3.7. Market risk management

PGBank's market risk management strategy comprises: the market risk management objectives from time to time; the level of market risk position of the trading book that must be hedged;

the principles for market risk management under normal conditions and under conditions of strong volatility in securities prices, commodity prices, exchange rates, gold prices and interest rates in accordance with PGBank's internal regulations; and the principles for applying market risk hedging measures (specifying the market risk hedging instruments and the authority to approve market risk hedging measures).

The principles of market risk management are set out in detail in documents issued by the BoD and the CEO from time to time. Market risk limits are provided for in documents issued by the CEO and comprise: interest rate risk limits; foreign exchange risk limits; and commodity price risk limits.

The measurement, monitoring and control of market risk always ensures that: there are individuals and units performing the measurement, monitoring and control of market risk independently of the proprietary trading unit; there is information technology infrastructure and a database for measuring, monitoring and controlling market risk; and the authority to approve and implement market risk hedging measures is specifically delegated.

The methods and models for measuring and monitoring market risk meet the requirements for measuring and monitoring market risk positions associated with each type of financial asset, financial liability and off-balance-sheet item; parameters and assumptions must be validated and adjusted on the basis of a comparison between actual developments and the results obtained from these methods and models.

The control of market risk always ensures that: early warnings are given of the possibility of breaching market risk limits; at the end of each trading day, PGBank assesses its ability to comply with market risk limits on the basis of the actual market risk position (including market risk hedging transactions) and adjusts market risk limits (where necessary).

At least every 06 months, or on an ad hoc basis, the Risk Management Division prepares an internal report on market risk.

9.3.8. Liquidity risk management

The principles of liquidity risk management are set out in detail in the implementing documents issued by the BoD and the CEO from time to time. Liquidity risk limits are provided for in documents issued by the CEO and comprise: risk limits ensuring compliance with legal regulations on the solvency ratio, the loan-to-deposit ratio and the ratio of short-term funds used for medium- and long-term lending; and other limits in accordance with PGBank's internal regulations.

The identification, measurement, monitoring and control of liquidity risk ensures that: it is carried out on the basis of an analysis of liquidity needs and liquidity sources for each business activity, the structure of Assets/Liabilities and the cash flows of on-balance-sheet and off-balance-sheet items, and the ability to access liquidity in the market; and liquidity risk arising from credit risk, market risk, operational risk, reputational risk and other risks is identified.

The measurement and monitoring of liquidity risk ensures that: appropriate liquidity risk measurement tools are in place to measure liquidity risk at a minimum in respect of: future cash flows of Assets/Liabilities; extraordinary liquidity needs and cases in which off-balance-sheet obligations must be performed; transaction currency; correspondent banking, custody and payment activities; and that compliance with the solvency ratio, the loan-to-deposit ratio, the ratio of short-term funds used for medium- and long-term lending and other liquidity ratios (if any) is monitored.

The control of liquidity risk must ensure that: the liquidity risk position complies with liquidity risk limits; and early warning indicators for liquidity risk are in place so that measures can be taken to address temporary and long-term liquidity shortfalls.

At least quarterly, or on an ad hoc basis, the Risk Management Division prepares an internal report on liquidity risk.

9.3.9. Management of interest rate risk in the banking book

The principles for managing interest rate risk in the banking book are set out in detail in the implementing documents issued by the BoD and the CEO from time to time. Limits for interest rate risk in the banking book are provided for in documents issued by the CEO and comprise: limits on the gap between the value of interest-bearing financial assets and financial liabilities having the same date for setting a new interest rate or the same interest rate repricing period; and limits on the change in net interest income resulting from changes in interest rates and/or limits on the change in the economic value of equity resulting from changes in interest rates, in accordance with the strategy for managing interest rate risk in the banking book.

PGBank identifies, measures, monitors and controls interest rate risk in the banking book in a manner that meets the following requirements: there is a process for identifying, measuring, monitoring and controlling interest rate risk in the banking book at least quarterly and on an ad hoc basis in accordance with PGBank's internal regulations; the units responsible for measuring, monitoring and controlling interest rate risk in the banking book must be independent of the business units that generate interest rate risk in the banking book; and there is information technology infrastructure and a database for the measurement, monitoring, control and internal reporting of interest rate risk in the banking book.

PGBank's measurement and monitoring of interest rate risk in the banking book always ensures that: the dates for setting new interest rates and the interest rate repricing periods of financial assets and financial liabilities are monitored. Where the maturity or the date for setting a new interest rate cannot be determined, PGBank may use assumptions, and the assumptions used must be approved by the competent authority in accordance with PGBank's internal regulations; there is a method for measuring interest rate risk in the banking book consistent with the principles for managing interest rate risk in the banking book prescribed by the SBV; and measurement is carried out in respect of interest-bearing items recorded as on-balance-sheet items, off-balance-sheet items, and items denominated in Vietnamese dong or in foreign currency with a value of 5% or more of total assets;

The control of interest rate risk in the banking book must ensure that: the interest rate risk position in the banking book complies with the limits for interest rate risk in the banking book; and early warnings are given in cases approaching the limits for interest rate risk in the banking book, together with prompt remedial measures in cases where those limits are exceeded.

At least quarterly, or on an ad hoc basis, the Risk Management Division prepares an internal report on interest rate risk in the banking book.

9.3.10. Risk management for new products and operations in new markets

Risk management for new products and operations in new markets in respect of permitted business activities always meets the following requirements: there are criteria for determining what constitutes a new product or an operation in a new market; the risks that may arise, particularly material risks, are identified and an appropriate risk management process is in place; and there is a process for the provision of new products and operations in new markets that complies with the principle that the Board of Directors approves the policy for providing new products and operations in new markets on the basis of the CEO's proposal, and the CEO approves the plan for providing new products and operations in new markets.

The plan for providing new products and operations in new markets must be appraised by the risk management unit as to risks and risk management measures, and must specifically determine: the scale and duration of the pilot provision of the new product or the operation in the new market, on the basis of an assessment of the risks that may arise from providing that new product or operating in that new market and of the impact on equity and income, so as to ensure consistency with PGBank's risk control capacity; and the date of official provision of the new product or commencement of the operation in the new market, on the basis of an assessment of the pilot results against PGBank's stated risk management targets.

The provision of new products and operations in new markets is carried out in accordance with PGBank's regulations on the provision of new products and operations in new markets issued from time to time, which include provisions relating to the management of the material risks of such new products and operations in new markets.

9.3.11. Management of other risks

In the course of its operations, PGBank may face risks other than those mentioned above which affect PGBank's capital, income, assets, reputation and legal standing. Accordingly, PGBank's Risk Management Division regularly captures and receives information from the market and from PGBank's individual staff and units in order to analyze and assess it and to report to the Board of Directors, the Risk Management Committee, the Risk Council and the CEO on the impact and effects of such risks, as well as to propose risk mitigation measures.

The Board of Directors, the Risk Management Committee, the Risk Council and the CEO are responsible for providing advice within their respective authority in accordance with the law and with PGBank's regulations from time to time, so as to ensure the safety and economic efficiency of PGBank.

9.3.12. Assessment of implementation status, measures to address existing shortcomings and limitations (if any)

In 2026, PGBank continues to consolidate and enhance its risk governance capacity in the direction of approaching international standards, consistent with the Bank's sustainable development strategy and the management requirements of the State Bank of Vietnam.

PGBank maintains a risk governance model based on the three lines of defence principle, with a clear delineation of the role and responsibility of each line in identifying, managing, supervising and controlling risk. The Board of Directors performs the senior management function in respect of risk governance with the advice of the Risk Management Committee. The Executive Board organizes uniform implementation across the entire system.

PGBank has completed the standardization of its Risk Governance Framework in accordance with Circular No. 83/2025/TT-NHNN on internal control systems, following the roadmap of the State Bank of Vietnam. This has been achieved through the review and improvement of its organizational structure, functions and duties, its body of risk governance documents, its database and its risk management tools, creating a foundation for the synchronised implementation of requirements on risk governance, internal capital adequacy assessment (ICAAP), stress testing and model governance.

In respect of credit risk, PGBank continues to improve and enhance its management system through the implementation of credit risk limits down to the product and customer segment level; it is also building internal credit rating models for individual customers and corporate customers and developing an Early Warning System in order to enhance its capacity to identify, measure, supervise and control risk.

Risk supervision activities continue to be strengthened through the regular monitoring of key risk indicators (KRIs), risk limits and early warning mechanisms; supervision of credit quality, operational risk, liquidity risk, market risk, information technology risk and transactions showing unusual signs has also been strengthened in order to ensure safe, compliant and effective operations.

In addition, PGBank is implementing a Personal Data Protection Impact Assessment Project in accordance with legal regulations and is participating in risk governance throughout key transformation projects such as T24, Kondor and Omni, in order to integrate risk governance requirements from the system design and implementation stages.

In respect of operational risk, PGBank continues to improve its governance tools such as the Risk and Control Self-Assessment (RCSA) program, the operational risk event management framework, the Business Continuity Management plan (BCM) and crisis response plans; it is also strengthening the management of information technology risk, cyber security and data protection in order to meet the requirements of digital banking development.

In parallel with the improvement of its risk governance framework, PGBank continues to promote training, communication and the building of a risk culture across the entire system, contributing to enhanced awareness, risk management responsibility and compliance among its officers and employees.

The results achieved above have created an important foundation for PGBank to officially implement the project "Basel III implementation and internal ratings-based capital calculation", the first component of which is the deployment of a risk datamart to centralize the data platform serving the effective build-out of the requirements of Basel III, Circular No. 83/2025/TT-NHNN and internal ratings-based capital calculation under Circular No. 14/2025/TT-NHNN, thereby further enhancing governance capacity, risk resilience and sustainable development in the periods ahead.

9.4. Operating market

9.4.1. Network of branches, transaction offices and representative offices

At present, PGBank has completed the opening and development of its operating network in 19 provinces and cities across the country. As of June 30, 2026, the Bank had 01 Head Office, 23 Branches and 68 Transaction Offices. The total number of Branches and Transaction Offices is 91 locations, comprising 23 Branches and 68 Transaction Offices spread across 19 provinces and cities nationwide.

PGBank has established a correspondent banking network with nearly 200 banks and bank branches worldwide, always maintaining correspondent relationships with the leading banks in each country and territory. In Vietnam, PGBank has relationships with all domestic financial institutions, including: State-owned commercial banks, joint stock commercial banks, joint venture banks, wholly foreign-owned banks and foreign bank branches, finance companies and other financial institutions.

Table 16: List of PGBank's Branches as of June 30, 2026

No.	Branch name	Address	Number of affiliated Transaction Offices
1.	Prosperity and Growth Commercial Joint Stock Bank – Hanoi Branch.	Floor 01, No. 14-16 Ham Long, Cua Nam Ward, Hanoi City	14
2.	Prosperity and Growth Commercial Joint Stock Bank – Dong Do Branch	No. 18 Tam Trinh, Tuong Mai Ward, Hanoi City	11
3.	Prosperity and Growth Commercial Joint Stock Bank – Thang Long Branch	No. 552 Nguyen Van Cu, Bo De Ward, Hanoi City	11
4.	Prosperity and Growth Commercial Joint Stock Bank – Bac Ninh Branch	No. 10 Nguyen Dang Dao, Kinh Bac Ward, Bac Ninh Province	01
5.	Prosperity and Growth Commercial Joint Stock Bank – Quang Ninh Branch	No. 07-08, Lot A2, 25/4 Street, Hong Gai Ward, Quang Ninh Province	03
6.	Prosperity and Growth Commercial Joint Stock Bank – Hai Duong Branch	No. 1 Ho Chi Minh Boulevard, Thanh Dong Ward, Hai Phong City	01
7.	Prosperity and Growth Commercial Joint Stock Bank – Hai Phong Branch	No. 02 Da Nang Street, Gia Vien Ward, Hai Phong City	04
8.	Prosperity and Growth Commercial Joint Stock Bank – Da Nang Branch	No. 130 Dien Bien Phu, Thanh Khe Ward, Da Nang City	0
9.	Prosperity and Growth Commercial Joint Stock Bank – Khanh Hoa Branch	Ground Floor and Floor 2, No. 47 Le Thanh Phuong, Tay Nha Trang Ward, Khanh Hoa Province	01
10.	Prosperity and Growth Commercial Joint Stock Bank – Dong Nai Branch	No. 472-474 Dong Khoi Street, Tam Hiep Ward, Dong Nai Province	01
11.	Prosperity and Growth Commercial Joint Stock Bank – Binh Duong Branch	No. 153 Cach Mang Thang Tam, Thu Dau Mot Ward, Ho Chi Minh City	0
12.	Prosperity and Growth Commercial Joint Stock Bank – Sai Gon Branch	Lots 2.5 – 2.8 (No. 11 – 17), Phan Xich Long Street, Gia Dinh Ward, Ho Chi Minh City	14
13.	Prosperity and Growth Commercial Joint Stock Bank – Ho Chi Minh Branch	Floors 1, 2, 3, 4 and 5, Building No. 289-291-291/1 Ly Thuong Kiet, Phu Tho Ward, Ho Chi Minh City.	0
14.	Prosperity and Growth Commercial Joint Stock Bank – Vung Tau Branch	No. 05 Nguyen Thai Hoc, Tam Thang Ward, Ho Chi Minh City	01
15.	Prosperity and Growth Commercial Joint Stock Bank – Long An Branch	No. 10 Tra Quy Binh Street, Long An Ward, Tay Ninh Province.	02
16.	Prosperity and Growth Commercial Joint Stock Bank – Dong Thap Branch	No. 132 – 134 Nguyen Hue, Cao Lanh Ward, Dong Thap Province	03

No.	Branch name	Address	Number of affiliated Transaction Offices
17.	Prosperity and Growth Commercial Joint Stock Bank – An Giang Branch	No. 1444 Tran Hung Dao, Long Xuyen Ward, An Giang Province	0
18.	Prosperity and Growth Commercial Joint Stock Bank – Can Tho Branch	Part of the area of Floors 1 and 2, No. 3 Hoa Binh Street, Ninh Kieu Ward, Can Tho City	01
19.	Prosperity and Growth Commercial Joint Stock Bank – Thai Nguyen Branch	No. 677 Luong Ngoc Quyen Street, Group 12, Phan Dinh Phung Ward, Thai Nguyen Province	0
20.	Prosperity and Growth Commercial Joint Stock Bank – Ninh Binh Branch	No. 1042 Tran Hung Dao Street, Phuc Truc Street, Hoa Lu Ward, Ninh Binh Province	0
21.	Prosperity and Growth Commercial Joint Stock Bank – Thanh Hoa Branch	No. 15+17A+17B Tran Phu, Hac Thanh Ward, Thanh Hoa Province	0
22.	Prosperity and Growth Commercial Joint Stock Bank – Nghe An Branch	Terraced house, Lot LK2-01+02, under the Zone A renovation project, Quang Trung Apartment Complex, Quang Trung Street, Thanh Vinh Ward, Nghe An Province	0
23.	Prosperity and Growth Commercial Joint Stock Bank – Dong Anh Branch	Group 7, Dong Anh Commune, Hanoi City	0

(Source: PGBank)

9.4.2. Customer network and types of services provided to customers

a) Customer network

PGBank has been implementing strategic steps to consolidate its organization and operations along the following lines:

- Identifying the first target market segment as traditional corporate customers, economic groups and large enterprises.

- Identifying the second target market segment as small and medium-sized enterprises operating in support of agricultural and rural development, exports, the production and trading of essential consumer goods, or supporting industries (while selectively developing large enterprises for services in which PGBank has a high competitive capability).

- Identifying the third target market segment as individuals and business households serving agricultural and rural development, exports, the production and trading of essential consumer goods, or supporting industries.

For the two corporate market segments, PGBank has focused on building its database and customer relationships with a view to providing these customers with full-package services, including non-banking services such as trade promotion support, market research, financial advisory and investment management. For the retail market segment covering individuals and business households, PGBank focuses on developing and introducing service packages that combine personal banking services with banking services for small and medium-sized enterprises. Activities such as collection on behalf of customers, disbursement on behalf of customers, factoring, financial management advisory and support, and card services are also areas in which PGBank has created differentiation.

PGBank has also built a professional sales force (with an understanding of banking services and the technical aspects of banking products, but separated from day-to-day transaction and technical operations) focused on expanding the customer network and consolidating customer relationships. These sales teams have themselves been selected and organized in a manner appropriate to the characteristics of the target customer groups for which they are responsible. Sales promotion and customer relationship activities are therefore highly targeted, with in-depth communication skills tailored to the intended audience.

In addition, in order to establish an initial core customer network, PGBank has developed a plan of preferential terms and special fee reductions for the second and third target market segments. PGBank has also piloted activities linking the second and third target market segments with the first segment.

PGBank has also implemented a number of specific technical measures gradually to shape its products and delivery methods so that they are increasingly suited to its target customers. It has established credit limits by industry, under which the maximum proportion for any single industry does not exceed 10% of total outstanding loans. Products have also been refined in the direction of simplification, clarity and ease of understanding and access for individual customers. Measures to cut costs and to encourage growth in cross-selling revenue and non-credit revenue have been studied and applied across the entire system.

b) Types of services provided to customers

❖ **Products for individual customers**

PGBank provides a diverse range of banking products and services for individual customers, including the following:

- Lending products: unsecured consumer loans, home purchase loans, loans to individual business households, car purchase loans, overseas study loans, loans secured by valuable papers, and secured consumer loans;

- Deposit products: ordinary savings, VND deposit accounts, current accounts, savings with periodic interest payment, deposit interest rates, and online savings;

- International Visa credit cards and reward point enquiries;

- Online banking.

❖ **Products for corporate customers**

- Corporate credit products: export support loans; loans in support of agricultural and rural development.

- Deposit accounts: current deposits; term deposits.

- Trade finance and international payments: imports; exports; foreign guarantees and standby L/Cs.

9.4.3. Position of the Issuer in the industry

Prosperity and Growth Commercial Joint Stock Bank is one of the long-established banks, founded in 1993. Over nearly 33 years of formation and development, PGBank has built its own brand and position in the banking and finance market.

- **Financial capacity:** From 2025 to date, PGBank has carried out 04 charter capital increases, raising its charter capital from 4.200 billion VND to 7.327 billion VND. As of December 31, 2025, the Bank's total assets amounted to 88.840 billion VND. As of June 30, 2026, PGBank's total assets reached 89.312 billion VND. Although this figure is not yet high compared with other commercial banks in Vietnam, it nonetheless adequately meets PGBank's operating requirements at present.

- **Network scale and headcount:** PGBank is a small and medium-sized bank within the commercial banking system. As of June 30, 2026, PGBank had 01 Head Office, 23 Branches and 68 Transaction Offices, the majority of which are branches concentrated in the North. PGBank is among the group of banks with a relatively small number of transaction points and a low headcount compared with the industry as a whole. As of December 31, 2025, PGBank had 1.871 employees, and as of June 30, 2026, PGBank had 1.866 employees.

- **Quality of operations**: PGBank's customer deposit mobilization as of December 31, 2025 amounted to 48.460 billion VND, loans to customers amounted to 46.341 billion VND, and the non-performing loan ratio[4] was 1,71%. As of June 30, 2026, customer deposit mobilization reached 49.716 billion VND, loans to customers amounted to 48.349 billion VND, and the non-performing loan ratio was 1,87%.

- **Market share**:

At present, there are no official statistics on PGBank's market share relative to other credit institutions in the industry. However, whighest in the Top 10f becoming one of the joint stock commercial banks with high growth rates, PGBank has implemented its Strategy for the 2026 – 2030 period, focusing investment and the synchronised implementation of numerous measures to enhance its market position, with the objective of ranking among the Top 10 banks in terms of total operating

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[4][1] PGBank calculates the NPL ratio as of December 31, 2025, and March 31, 2026, based on loan classification results pursuant to Circular No. 31/2024/TT-NHHN dated June 30, 2024, of the SBV.

income (TOI) growth by the end of 2030, and of having a ratio of non-credit income to total income among the Top 10 highest in the market. Following the first six months of 2026, PGBank's business results recorded several positive achievements, with profit after tax increasing by 66,1% compared with the same period of 2025, confirming a sustainable growth trend in the new period.

- **Image and brand:**

Based on the results of the PGBank Brand Health Survey report conducted by CI Research Company Limited in December 2025, the brand awareness/brand health of Prosperity and Growth Commercial Joint Stock Bank – PGBank within Vietnam's banking industry may be assessed as follows:

✓PGBank's brand awareness rate in the market is 46%, comprising 58% in Hanoi and 35% in Ho Chi Minh City (Hanoi being 13% higher than Ho Chi Minh City).

✓Brand awareness generated through media: 11% overall, comprising 13% in Hanoi and 10% in Ho Chi Minh City, indicating that PGBank may need to strengthen its marketing and brand-building activities in order to improve this rate.

Although PGBank received positive assessments in respect of the suitability of its products/services and the attitude of its staff, general brand awareness and product diversity remain low. This indicates that PGBank needs to improve its visibility in the market and diversify its products in order to increase market share and compete more effectively with other banks in the industry. There are differences in perception and response between geographical areas, particularly between Hanoi and Ho Chi Minh City. PGBank may consider adjusting its marketing and customer service strategies to suit each specific area in order to optimise effectiveness.

Overall, PGBank has certain strengths but still needs to invest strongly in marketing and product development to enhance its position and market share in Vietnam's banking industry. Focusing on improving customer awareness and satisfaction will be the key to driving the Bank's sustainable development in the future.

9.5. Business development projects

From 2022 to date, PGBank has implemented and completed 72 information technology projects, divided into 6 representative groups:

➢ **Group of projects serving retail banking:**

- Upgrading and improving the Mobile App, adding a face-searching solution to the e-KYC flow, building a system for the sale of attractive account numbers, and enabling the definition of groups of low-risk transactions that do not require second-factor authentication via OTP. Customers can automatically set their own limits for transactions not requiring OTP;

- Enhancing the stability of utility payment systems on mobile, such as payments for electricity, water and tuition fees, with a new intermediary payment connection infrastructure (VNPay);
- Developing an additional function for collecting fees on inward remittances from abroad, and adding a tool enabling customers to check the status of periodic remittance transactions.

➢ **Group of projects serving corporate customers:**

- Working with partners to develop a wholly new customer experience journey scheme;
- Expanding services and service-providing partners within the bill payment service on Internet banking, and adding an over-the-counter attractive account number opening function, subject to a fee, for institutional customers.

➢ **Group of projects serving the Operations Division:**

- ISO 20020 conversion from the MT message standard to MX as required by the SWIFT system;
- Implementing participation in the SWIFT Go system and the Payment Pre-validation service;
- Building an automatic function for transferring accrued interest for restructured loans under Circular No. 02/2023/TT-NHNN (KVH-034);
- Upgrading the budget data transmission channel on CITAD in accordance with SBV standards (KVH-035), and automatic reconciliation on RT.

➢ **Group of projects serving other units, such as:** the internal payroll project of the Human Resources and Administration Division; the development of an automatic email alert program for the Risk Management Division; and the redesign of the new brand identity interface across the App, Web, RT, LOS channels and reports.

➢ **Group of initiatives of the Information Technology Division:** adjusting the method of sending notifications in order to reduce congestion in the notification system at month-end; building a centralized log system for the Mobile App; and building a new IBFT Gateway system that is more stable than the system purchased from a partner at the time of the Core implementation.

➢ **Group of infrastructure projects of the Information Technology Division:** application delivery control at the disaster recovery data center; card Hardware Security Module at the disaster recovery data center; digital signature Hardware Security Module at the disaster recovery data center; Office 365; and the addition of a DR Site for SWIFT payments.

Assessment of the impact on business operations:

- Group of projects serving retail banking: the projects upgrading the Mobile App, improving the utility payment system and adding automation features have enhanced the customer experience, helping to attract more users and generate new sources of revenue. This has enabled PGBank to increase the frequency of service use and customer retention while improving financial efficiency.

- Group of projects serving corporate customers: the development of a new customer experience journey and the expansion of bill payment services have enabled PGBank to strengthen its engagement with corporate customers, expand market share and generate additional income from premium services, while increasing competitiveness in this segment.

- Group of projects serving the Operations Division: projects such as the SWIFT system conversion and the automation of internal processes have enabled PGBank to improve performance, international compatibility and transaction accuracy, while optimising financial management processes, minimizing errors and increasing operational efficiency.

- Group of projects serving other units: projects relating to the automation of internal processes and the improvement of brand identity have enabled PGBank to enhance governance effectiveness, reduce risk and create consistency in its brand image, while improving the accuracy and efficiency of internal units.

- Group of initiatives of the Information Technology Division: initiatives to improve the notification system and centralized logging have enabled PGBank to enhance system stability, reduce technical incidents and ensure uninterrupted services, thereby improving the user experience and operational efficiency.

- Group of infrastructure projects of the Information Technology Division: upgrades to infrastructure and security have ensured that PGBank's systems remain safe and stable and are ready to respond to cyber security risks, while maintaining continuity of operations even in the event of incidents, thereby protecting the integrity of the Bank's data and transactions.

Overall impact: these infrastructure projects ensure that PGBank's systems remain safe and secure and are ready to meet data processing requirements, protecting the Bank against potential cyber security risks.

9.6. Business strategy

9.6.1. Strategy and development orientation

10.6.1.a Development strategy for 2026 – 2030

PGBank's strategic objective: by 2030, to make PGBank one of the Top 10 private joint stock banks in Vietnam with the highest growth in total operating income, on the foundation of a sustainable development model and corporate culture, a transparent governance framework and a professional, honest and dedicated workforce; and to focus on developing services on a digitalised platform, raising the ratio of non-credit income to total income to among the Top 10 highest in the market.

10.6.1.b The orientation for certain key activities in the 2026 – 2030 period is as follows:

a. Modernising IT and driving strong digital transformation

- Upgrading and modernising the information technology system in order best to meet the increasingly demanding requirements of the Bank's governance and operations, as well as customers' needs, in line with the inevitable trend of the Fourth Industrial Revolution.
- Effectively implementing digital transformation projects and initiatives, with the customer at the center, enhancing the customer experience and developing new sources of income by: accelerating the time to market for competitive retail/SME products, increasing the volume of transactions on digital channels to over 90%, growing market share, increasing the proportion of non-interest income and ensuring compliance with regulations on security in banking operations.
- Applying technology to standardize the system of processes, modernise the reporting system and operate with high performance:
  - ✓ Streamlining and automating processes, improving labor productivity and meeting competitive requirements.
  - ✓ Standardizing service quality measures and redesigning groups of processes end-to-end in order to increase work efficiency, processing speed, service quality and customer orientation. Serving users at scale and with high value.
  - ✓ Enhancing financial and accounting management capacity, improving the planning process and developing a set of management reports and forecasts.

b. Strengthening risk governance and sustainable development

- Strengthening internal inspection and control and compliance monitoring.
- Building a complete system of advanced risk governance policies and tools; focusing on completing measurement, forecasting and warning models in banking operations,
- Establishing mechanisms and processes for the consistent and focused monitoring of risk appetite and risk limits, ensuring transparency and effectiveness in accordance with legal regulations and international standards and practices.
- Being a bank that places emphasis on ESG, with a high level of social responsibility and green and sustainable development.

c. Human resources governance and development and optimisation of the operating apparatus

- Improving the quality of human resources and attracting talent with solid professional capability, a commitment to continuous learning and innovation associated with digital transformation, promoting improved labor productivity and strengthening digital capability training in readiness for the new era.

- Optimising the management of personnel costs, building incentive mechanisms and creating a civilised and professional working environment so that employees can work and contribute to PGBank's development with complete peace of mind.
- Consolidating the organizational structure and apparatus to ensure that it is streamlined and flexible, and planning and improving the effectiveness of the branch network.

d. Enhancing competitiveness

- Improving asset quality, particularly credit quality, managing costs effectively and controlling the rate of cost growth so that it remains below the rate of income growth; striving to achieve business targets and to comply with legal regulations.

-Enhancing competitiveness through investment opportunities aimed at diversifying products, providing comprehensive financial products and services to customers, increasing revenue and enhancing brand value

9.6.2. Expected funding and resources

➢ **Funding:**

In order to implement its business strategies, PGBank will mobilize funding through the issuance of additional shares to increase charter capital, the issuance of debt instruments and other forms of capital mobilization.

Pursuant to the Resolution approved by the 2026 Annual General Meeting of Shareholders, in 2026 PGBank will continue to carry out the procedures to increase charter capital by a further 3.184 billion VND through the issuance of additional shares for the payment of dividends (more than 511 billion VND) and the public offering of additional shares to existing shareholders (nearly 2.673 billion VND), so as to raise PGBank's charter capital to 10.000 billion VND, an increase of 46,7% compared with the present level. As of June 30, 2026, PGBank had completed the issuance of shares for the payment of dividends approved by the 2026 Annual GMS.

PGBank plans to increase its charter capital from nearly 6.816 billion VND (in 2026) to at least 20.000 billion VND (in 2030) in order to consolidate and enhance its financial capacity, meet the requirements of expanding its business scale, promote product innovation and digital transformation and develop its resources, while at all times ensuring compliance with the limits and prudential ratios prescribed by the SBV and by law.

By 2030, PGBank aims to identify, select and cooperate with a strategic shareholder in order to support the enhancement of its governance capacity, expand its customer base, relationship network and markets, and increase PGBank's value and brand in the domestic and international markets.

➢ **Human resources:**

PGBank has developed a human resources strategy and is refining its organizational model in order to ensure that personnel requirements are met promptly, in terms of both quantity and quality, for the implementation of PGBank's strategy and business objectives, ensuring operational effectiveness in accordance with prevailing legal regulations and international practice.

PGBank demonstrates its commitment to human resources development by promoting training and development activities. The diversity and depth of its training programs have contributed significantly to improving service quality and work performance across the entire organization. Officers and employees participate in numerous training programs with content and formats appropriate to job requirements and individual development needs, thereby enhancing the capability of officers and employees in particular and the quality of PGBank's human resources in general.

➢ **Information technology resources:**

PGBank is accelerating the digitalisation of the Bank with the objective of making its products convenient and simple to access and use and creating a consistent customer experience; and of applying technology to exploit its customer database in order to design highly personalised products.

10. Policies regarding employees

10.1. Number and structure of employees

The quality of human resources is one of the important factors determining PGBank's development, and PGBank therefore places the objective of building a professional workforce at the forefront of its development strategy. As of June 30, 2026, more than 89% of employees held a university degree or higher and more than 92% of employees were engaged under long-term labor contracts, reflecting a highly qualified workforce and stability in human resources. PGBank's employee structure is set out below:

Table 17: PGBank's Employment Position

Criterion	December 31, 2024	December 31, 2025	June 30, 2026
TOTAL NUMBER	**1.921**	**1.871**	**1.866**
I. By educational level			
• Postgraduate level	160	159	165
• University level	1.542	1.483	1.507

Criterion	December 31, 2024	December 31, 2025	June 30, 2026
• College and intermediate level	114	124	124
• Elementary and intermediate level	21	26	22
• Other	84	79	48
II. By contract term			
• Employees not subject to labor contracts	9	10	11
• Long-term contracts	1.812	1.787	1.728
• Short-term contracts	100	74	127

(Source: PGBank)

10.2. Policies towards employees

Working conditions:

- Working hours: the Bank applies a working regime of 08 hours per day and 48 hours per week.
- Annual leave, public holidays and Tet: officers and employees are entitled to public holidays and Tet holidays in accordance with State regulations.
- Sick leave and maternity leave: officers and employees taking sick leave or maternity leave are entitled to sickness allowances paid by the Social Insurance Fund in accordance with the Labor Code.
- Working environment: the Bank endeavours to create the best possible conditions for officers and employees to work, providing the necessary equipment for them to work as effectively as possible.

Recruitment policy:

PGBank considers people to be the most important factor in any organization. The Bank therefore places emphasis on its human resources policy, in which recruiting talent and training and developing human resources, with people as the central focus, are among PGBank's foremost objectives. Taking "Happy employees, satisfied customers" as the guiding principle of its corporate culture, PGBank is committed to building a working environment that is:

- Professional: a systematic training framework, fair development opportunities and attractive remuneration;

- Successful: encouraging creativity and breakthrough thinking, and valuing initiative and a sense of responsibility;

- Sustainable: a strong corporate culture foundation oriented towards long-term development;

- Standards-based: a commitment to professional ethics and the delivery of high-quality services.

Training policy:

The rapid development of the Fourth Industrial Revolution has made the development and improvement of human resource quality an imperative. Clearly aware of this, PGBank pays close attention to personnel training and development, regarding it as one of the fundamental priorities for maintaining competitive advantage, meeting the increasingly demanding requirements of the market and thereby fostering employees' attachment to the Bank.

Salary, bonus, allowance and welfare policy:

The Bank consistently implements labor policies aimed at ensuring the health, safety and welfare of its employees. Notwithstanding the difficulties encountered, employee policies and remuneration continue to be improved, ensuring salaries and bonuses that are competitive with peers in the same industry. In addition, PGBank's officers and employees enjoy full entitlement to other benefits such as periodic health check-ups, telephone allowances, travel allowances, lunch allowances and holiday trips.

Evaluation, promotion and development policy:

The Bank places emphasis on building a clear promotion path in order to attract talent. A promotion path for employees is also a tool for increasing motivation and work performance. Knowing that their efforts will be recognized and duly rewarded, employees have greater motivation to give their best, achieve objectives and contribute to the enterprise's success. The Bank also creates a healthy working environment in which employees clearly understand the objectives and what they are required to do, so that individuals and teams compete positively to "reach the finish line early", promoting work performance and a culture of learning.

10.3. Regulation on the issuance of shares to employees (if any)

None.

11. Dividend policy

Pursuant to the provisions of the Law on Enterprises and the Charter of organization and operation of the Bank approved by the General Meeting of Shareholders, the dividend distribution policy proposed by the CEO and the Board of Directors is as follows:

- The Bank may only make payments to shareholders where the Bank has made a profit, has fulfilled its tax obligations and other financial obligations in accordance with the law, has made appropriations to the Bank's funds and has offset prior losses in accordance with the law and the Bank's Charter; and immediately after paying the dividends in full, the Bank must still be able to ensure full payment of its debts and other property obligations as they fall due.

- Shareholders receive dividends in proportion to their capital contribution and according to the characteristics of the business situation, as decided by the General Meeting of Shareholders.

- The dividend rate is decided by the General Meeting of Shareholders on the basis of the Board of Directors' proposal, having regard to the business results of the financial year and the business plan for the following years.

PGBank's dividend payments for the 2021–2025 period were as follows:

Table 18: Annual Dividend Payout Ratio

Financial year	2021	2022	2023	2024	2025
Dividend payout ratio	0%	0%	0%	10%	7,5%
Form of payment	No payment	No payment	No payment	Dividend paid in shares	Dividend paid in shares
Implementation status				Implemented	Implemented

(Source: PGBank)

12. Information on the use of proceeds from the most recent offering

In the 02 most recent years up to the time of registration of the share offering, the Bank has successfully completed 02 public offerings of shares to existing shareholders, in 2025 and in 2026, as follows:

12.1. Public offering of additional shares to existing shareholders in February 2025

- The offering was carried out on the basis of the following principal legal grounds:
    - Resolution No. 09/2024/NQ-ĐHĐCĐ of the 2024 Annual General Meeting of Shareholders dated April 20, 2024 on the adjustment of PGBank's charter capital increase plan.
    - Resolution No. 95/2024/NQ-HĐQT of the Board of Directors dated May 28, 2024 on the implementation of PGBank's charter capital increase.
    - Resolution No. 120/2024/NQ-HĐQT of the Board of Directors dated June 24, 2024 on the amendment of the charter capital increase plan attached to Resolution No. 95/2024/NQ-HĐQT of the Board of Directors dated May 28, 2024 on the implementation of PGBank's charter capital increase.
    - Official Letter No. 5377/NHNN-TTGSNH of the State Bank of Vietnam dated June 28,

2024 on the charter capital increase of PGBank.

- Resolution No. 286/2024/NQ-HĐQT of the Board of Directors dated December 19, 2024 on the adjustment of the use of proceeds plan within the charter capital increase plan attached to Resolution No. 95/2024/NQ-HĐQT.
- Certificate of Registration for the Public Offering of Additional Shares No. 43/GCN-UBCK of the Chairman of the State Securities Commission of Vietnam dated February 28, 2025.
- Resolution No. 90/2025/NQ-HĐQT of the Board of Directors dated May 8, 2025 on the approval of the results of the public offering of additional shares to existing shareholders.
- Resolution No. 95/2025/NQ-HĐQT of the Board of Directors dated May 12, 2025 on the amendment and supplementation of Resolution No. 90/2025/NQ-HĐQT dated May 8, 2025 on the approval of the results of the public offering of additional shares to existing shareholders.
- Report No. 570/2025/CV-PGB of Prosperity and Growth Commercial Joint Stock Bank dated May 8, 2025 reporting the results of the public offering of shares.
- Report No. 591/2025/CV-PGB of Prosperity and Growth Commercial Joint Stock Bank dated May 12, 2025 reporting the correction of Report No. 570/2025/CV-PGB dated May 8, 2025 on the results of the public offering of shares.
- Official Letter No. 1659/UBCK-QLCB of the State Securities Commission of Vietnam dated May 15, 2025 on the documents reporting the results of PGBank's public offering of additional shares.
- Decision No. 2523/QĐ-NHNN of the State Bank of Vietnam dated June 27, 2025 on the amendment of the charter capital provisions in the License for Establishment and Operation of Prosperity and Growth Commercial Joint Stock Bank.

- Proceeds received from the share issuance:
  - Number of shares successfully offered: 80.000.000 shares
  - Offering price: 10.000 VND per share
  - Total proceeds from the offering: 800.000.000.000 VND
  - Closing date of the offering: May 6, 2025
- Plan for the use of proceeds from the offering:

Pursuant to Resolution No. 286/2024/NQ-HĐQT dated December 19, 2024 of the Board of Directors on the adjustment of the use of proceeds plan within the charter capital increase plan attached to Resolution No. 95/2024/NQ-HĐQT, the use of proceeds plan is as follows:

The entire provisional proceeds from the issuance of shares to increase charter capital amount to 800.000.000.000 VND (in words: eight hundred billion Vietnamese dong). The use of proceeds is allocated in order of priority from top to bottom and is expected to be applied as follows:

No.	Item	Amount to be used (expected) (VND)	Period of use (expected)
	Lending to meet customers' funding needs	**800.000.000.000**	**2025 – 2026**
1	Short-term lending	200.000.000.000	2025 – 2026
2	Medium- and long-term lending	600.000.000.000	2025 – 2026

- Change in the purpose of use of proceeds compared with the original plan: none.
- Status of the use of proceeds from the public offering of shares to existing shareholders:
  - Amount used: 800.000.000.000. VND
  - Amount remaining: 0. VND
- The Bank's report on the use of proceeds from the public offering of shares to existing shareholders was audited by UHY Auditing and Consulting Company Limited and issued on July 28, 2025. The auditor's opinion is as follows: *"In our opinion, the Report on the use of proceeds from the public offering of shares to existing shareholders pursuant to Resolution of the General Meeting of Shareholders No. 09/2024/NQ-ĐHĐCĐ dated April 20, 2024 for the period from May 16, 2025 to June 30, 2025 of Prosperity and Growth Commercial Joint Stock Bank presents fairly, in all material respects, the use of the proceeds from the Bank's offering of shares to existing shareholders in accordance with the cash receipts and disbursements basis of accounting as described in the Notes to the Report on the use of proceeds from the share offering."*

12.2. Public offering of additional shares to existing shareholders in October 2025

- The offering was carried out on the basis of the following principal legal grounds:
  - Resolution No. 02/2025/NQ-ĐHĐCĐ of the 2025 Annual General Meeting of Shareholders dated April 24, 2025 on the approval of PGBank's charter capital increase plan.
  - Resolution No. 04/2025/NQ-ĐHĐCĐ of the 2025 Extraordinary General Meeting of Shareholders dated July 22, 2025 on the adjustment of PGBank's charter capital increase plan.
  - Resolution No. 155/2025/NQ-HĐQT of the Board of Directors dated July 24, 2025 on the approval of the implementation of PGBank's charter capital increase plan.
  - Resolution No. 178/2025/NQ-HĐQT of the Board of Directors dated August 20, 2025 on the approval of the detailed plan for the use of proceeds from the offering of shares to existing shareholders.
  - Official Letter No. 7202/NHNN-QLGS of the State Bank of Vietnam dated August 19,

2025 on the Governor of the State Bank of Vietnam's approval of PGBank's charter capital increase.

- Certificate of Registration for the Public Offering of Additional Shares No. 337/GCN-UBCK of the Chairman of the State Securities Commission of Vietnam dated September 30, 2025.
- Decision No. 912/QĐ-UBCK of the State Securities Commission of Vietnam dated November 21, 2025 on the extension of the share distribution period under the Certificate of Registration for the Public Offering of Additional Shares granted to Prosperity and Growth Commercial Joint Stock Bank.
- Resolution No. 16/2026/NQ-HĐQT of the Board of Directors dated January 28, 2026 on the approval of the results of the public offering of additional shares to existing shareholders.
- Report No. 07/2026/CV-PGB of Prosperity and Growth Commercial Joint Stock Bank dated January 28, 2026 reporting the results of the public offering of shares.
- Official Letter No. 989/UBCK-QLCB of the State Securities Commission of Vietnam dated January 30, 2026 on the documents reporting the results of PGBank's public offering of additional shares.
- Decision No. 304/QĐ-NHNN of the State Bank of Vietnam dated March 4, 2026 on the amendment of the charter capital provisions in the License for Establishment and Operation of Prosperity and Growth Commercial Joint Stock Bank.

- Proceeds received from the share issuance:
  - Number of shares successfully offered: 131.591.184 shares
  - Offering price: 10.000 VND per share
  - Total proceeds from the offering: 1.315.911.840.000 VND
  - Closing date of the offering: January 27, 2026
- Plan for the use of proceeds from the offering:

Pursuant to Resolution No. 178/2025/NQ-HĐQT dated August 20, 2025 of the Board of Directors on the approval of the detailed plan for the use of proceeds from the offering of shares to existing shareholders, the expected use of proceeds plan is as follows:

The entire proceeds from the public offering of additional shares to existing shareholders to increase charter capital amount to 4.500.000.000.000 VND (in words: four thousand five hundred billion Vietnamese dong). The use of proceeds is allocated in order of priority from top to bottom and is expected to be applied as follows:

No.	Item	Amount to be used (expected) (VND)	Period of use (expected)
	Lending to meet customers' funding needs, of which:	**4.500.000.000.000**	**2025 – 2028**
1	Lending to large corporate customers	1.500.000.000.000	2025 – 2028
2	Lending to small and medium-sized enterprise (SME) customers	2.000.000.000.000	2025 – 2028
3	Lending to individual customers	1.000.000.000.000	2025 – 2028

- Change in the purpose of use of proceeds compared with the original plan: none
- Status of the use of proceeds from the public offering of shares to existing shareholders:
  - Actual proceeds received from the offering: 1.315.911.840.000 VND
  - Amount used: 1.315.911.840.000. VND
  - Amount remaining: 0. VND
- The Bank's report on the use of proceeds from the public offering of shares to existing shareholders was audited by UHY Auditing and Consulting Company Limited and issued on June 5, 2026. The auditor's opinion is as follows: *"In our opinion, the Report on the use of proceeds from the public offering of shares to existing shareholders pursuant to Resolution of the General Meeting of Shareholders No. 04/2025/NQ-ĐHĐCĐ dated July 22, 2025 and Resolution of the Board of Directors No. 178/2025/NQ-HĐQT dated August 20, 2025 for the period from March 9, 2026 to May 4, 2026 of Prosperity and Growth Commercial Joint Stock Bank presents fairly, in all material respects, the use of the proceeds from the Bank's offering of shares to existing shareholders in accordance with the cash receipts and disbursements basis of accounting as described in the Notes to the Report on the use of proceeds from the share offering."*

13. Information on unfulfilled commitments by the Issuing Organization

13.1. Bonds not yet matured

As of June 30, 2026, the Issuer had no bonds that had been issued but had not yet matured.

13.2. Commitments given

PGBank's outstanding commitments consist mainly of: (i) loan guarantee commitments, (ii) foreign exchange transaction commitments, (iii) commitments under L/C operations, (iv) guarantees, and (v) other commitments. PGBank applies margin deposit requirements ranging from 0% to 100% of the value of the commitment granted, depending on the customer's credit rating, in order to mitigate the risks associated with these transactions.

Table 19: Commitments Given

Unit: Million VND

Indicator	December 31, 2024	December 31, 2025	June 30, 2026
Loan guarantees	40.712	32.962	29.342
Foreign exchange transaction commitments	2.538.759	19.995.452	9.535.760
Commitments to purchase foreign currency	*149.937*	-	-
Commitments to sell foreign currency	*127.065*	-	*981*
Swap transaction commitments	*2.261.757*	*19.995.452*	*9.534.779*
Commitments under L/C operations	564.728	957.548	777.076
Other guarantees	4.902.944	5.216.277	5.652.343
Other commitments	771.562	264.470	12.043.826

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

14. Information, potential debt obligations, and litigation related to the Issuer that may affect the Issuer's business operations, financial situation, the offering, the offering share price, and the project using the capital raised from the offering

None.

15. Information regarding the Issuer's commitment must not fall under the category of being under criminal investigation or having been convicted of any offense against the economic management order and not yet having their criminal record expunged

Prosperity and Growth Commercial Joint Stock Bank undertakes that it is not subject to criminal prosecution and has not been convicted of any offence infringing economic management order for which the criminal record has not been expunged.

V. BUSINESS PERFORMANCE RESULTS, FINANCIAL SITUATION AND PROJECTED PLAN

1. Business performance results

1.1. Summary of certain indicators of PGBank's business operations over the 02 most recent years and cumulatively to the most recent quarter

Table 20: Certain Indicators of Production and Business Operations

Unit: Million VND

Indicator	2024	2025	% increase/decrease compared with 2024	First six months of 2026
Total value of assets	73.015.115	88.840.172	21,7%	89.312.480
Net interest income	1.658.838	1.877.806	13,2%	979.065
Total operating income	1.831.397	2.474.288	35,1%	1.199.962
Net profit from business operations before credit risk provision expenses	857.430	1.347.341	57,1%	651.228
Profit before tax	425.448	726.664	70,8%	439.749
Profit after tax	339.803	580.863	70,9%	351.559
Dividend payout ratio on profit (%)	147,1%	88,0%	-40,2%	-
Dividend rate (%)	10,0%	7,50%	-25,0%	-

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Overall, PGBank's operating indicators for 2025 showed positive growth compared with 2024. As of December 31, 2025, PGBank's total assets amounted to 88.840.172 million VND, up 21,7% on the end of 2024 and representing 97,4% completion of the 2025 plan. PGBank's net interest income for 2025 reached 1.877.806 million VND, up 13,2% on the same period of 2024. In 2025, PGBank's profit before tax reached 726.664 million VND, representing completion of only 72,6% of the assigned plan, but nonetheless growth of 70,8% compared with 2024.

Profit after tax in the reviewed Interim Financial Statements for 2026 amounted to 351.559 million VND, an increase of 139.893 million VND (equivalent to an increase of 66,1%) compared with the same period of 2025. This result was driven mainly by positive growth in non-interest income and a significant reduction in credit risk provision expenses. Net gain from service activities in the first six months of 2026 increased by approximately 116% compared with the same period, from 27.444 million VND to 59.223 million VND. At the same time, net gain from foreign exchange trading activities more than doubled, from 43.056 million VND in the first six months of 2025 to 89.457 million VND in the first six months of 2026. In addition, cumulative credit risk provision expenses for the six-month period fell by more than 24%, from 279.897 million VND in 2025 to 211.479 million VND in 2026, contributing significantly to profit growth.

Table 21: Structure of Operating Expenses

Unit: Million VND

Indicator	2024		2025		First six months of 2026	
	Value	Proportion (%)	Value	Proportion (%)	Value	Proportion (%)
Taxes, charges and fees paid	14.782	1,5	15.572	1,4	8.656	1,6
Staff expenses	589.146	60,5	617.186	54,8	307.498	56,0
Asset-related expenses	166.459	17,1	237.350	21,1	120.991	22,0
Administrative and management expenses	162.741	16,7	209.576	18,6	87.391	15,9
Insurance premiums paid for the protection of customer deposits	40.839	4,2	47.263	4,2	24.198	4,4
Total operating expenses	**973.967**	**100,0**	**1.126.947**	**100,0**	**548.734**	**100,0**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Opinion of the independent audit organization on the financial indicators: none.

1.2. Factors affecting the Issuer's business operations

a) Factors affecting production and business operations

<u>Macroeconomy:</u>

In 2024, Vietnam's macroeconomy recovered from the period of slow growth in 2023, in a context in which the world economy gradually stabilised but still faced numerous risks from geopolitical conflicts, internationally high interest rates and exchange rate volatility. GDP for the whole of 2024 grew by 7,09% and average inflation (CPI) rose by 3,63%, remaining within the Government's control target; merchandise export turnover recovered strongly, rising 14,3% to approximately USD 405,5 billion, resulting in a trade surplus.[5]

[5] Source: Statistics Office at: https://www.nso.gov.vn/bai-top/2025/01/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-iv-va-nam-2024/

In 2025, Vietnam's economy recorded real GDP growth of 8,02%, exceeding the same period by 13,12%, lower only than the growth rate of 2022 within the 2011–2025 period, and maintaining a trend of each quarter outperforming the previous one. The principal drivers were the industry and construction sector, which grew by 8,95%, followed by the services sector with growth of 8,62%, reflecting a strong recovery in production, exports, trade, tourism and domestic consumption. The agricultural sector maintained stable growth of 3,78% despite the adverse impact of natural disasters, demonstrating resilient adaptability. Merchandise export turnover in 2025 reached USD 475,04 billion, up 17,13% on the previous year, with a trade surplus of USD 20,03 billion, supporting the trade balance and increasing foreign exchange reserves. The average CPI in 2025 rose by 3,31% compared with the previous year, meeting the target set by the National Assembly. Core inflation in 2025 rose by 3,21% compared with the previous year, lower than the increase in average CPI, mainly because the prices of food and foodstuffs, household electricity, medical services and education services were factors driving CPI up but belong to the group of items excluded from the basket used to calculate core inflation. The number of enterprise registrations in 2025 increased significantly thanks to the effective implementation of Resolution No. 68–NQ/TW. The number of enterprises entering the market (195,1 thousand enterprises) exceeded the number of enterprises withdrawing from the market (114,4 thousand enterprises).[6]

The World Bank (WB) forecasts that Vietnam's GDP growth in 2026 may reach 6,3%, below the Government's target (≥10%) but still the highest in Southeast Asia. With a target of average GDP growth of 10% or more over the five years from 2026 to 2030, the Government forecasts that CPI in 2026 will fluctuate within a range of 3,5% – 4,0% and that average inflation is expected to be around 3,5% (+/- 0,5%). Data for the first six months of 2026 show GDP growth of 8,18%, with the main contributions coming from the industry and construction sector and the services sector, which grew by 9,81% and 8,09% respectively. In the first half of 2026, the merchandise trade balance recorded a deficit of USD 16,65 billion, with merchandise imports up 33,4% and merchandise exports up 21,0% compared with the same period of the previous year.[7][8][9]

Although Vietnam's economy continues to maintain positive growth momentum, the business environment still carries numerous external risks and challenges. Factors such as the growing trend towards trade protectionism, geopolitical volatility, exchange rate pressure and changes in the monetary policy of major economies, particularly the US Federal Reserve, may affect Vietnam's

[6] Source: Statistics Office at: https://www.nso.gov.vn/du-lieu-va-so-lieu-thong-ke/2026/01/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-iv-va-nam-2025/
[7] https://vneconomy.vn/wb-du-bao-tang-truong-gdp-nam-2026-cua-viet-nam-co-the-dat-63.htm
[8] https://baochinhphu.vn/phan-dau-tang-truong-gdp-nam-2026-va-binh-quan-5-nam-2026-2030-tu-10-tro-len-102260409145132244.htm
[9] https://www.nso.gov.vn/bai-top/2026/07/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-ii-va-sau-thang-dau-nam-2026/

export activities, foreign direct investment (FDI) flows and economic growth prospects. In addition, international financial markets and global commodity prices remain unpredictable, placing a degree of pressure on the domestic business environment. Nonetheless, the wave of public investment in infrastructure and the reform of administrative procedures continue to be identified as the principal drivers for achieving the growth target for the year. Against this background, the economy continues to present opportunities but also poses challenges for PGBank. Economic recovery increases demand for credit and international services, but risks arising from trade volatility and inflation require PGBank to enhance its risk management and apply rigorous credit appraisal, while effectively taking advantage of the Government's support policies in order to maintain stable and sustainable growth.

Monetary market:

In 2024, the SBV managed monetary policy in a proactive, flexible and prudent manner with a view to controlling inflation, stabilising the monetary market and supporting economic growth. As of December 31, 2024, credit across the economy had grown by approximately 15,08% compared with the end of 2023, while average CPI rose by 3,63%, creating conditions for maintaining interest rates at reasonable levels and supporting enterprises' access to capital. However, commercial banks continued to face pressure from exchange rate volatility, competition for deposits and the requirement to control credit quality, which affected banks' operating efficiency.[10][11]

In 2025, Vietnam's monetary market continued to operate against a background of continuing volatility and challenges in the world economy, influenced by the trend towards trade protectionism, exchange rate pressure, the prudent monetary policies of major central banks and supply chain disruption resulting from geopolitical conflicts. Domestically, production, business and export activities recovered positively, although certain sectors continued to face difficulties owing to the uneven recovery in global consumer demand and pressure on the cost of funds. The average CPI in 2025 rose by 3,31% compared with 2024, within the inflation control target set by the National Assembly. Credit growth across the system reached approximately 18,58 quadrillion VND by the end of 2025, up 19% on 2024, reflecting the recovery in credit demand and the economy's capacity to absorb capital. Lending interest rates in 2025 generally remained stable compared with 2024, fluctuating within a range of 6,5–9,0% per annum, supporting access to capital by enterprises and individuals and creating conditions for commercial banks to expand their credit operations.[12][13][14]

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[10] https://baochinhphu.vn/tang-truong-tin-dung-nam-2024-vuot-15-102250107170736751.htm?utm
[11] https://www.nso.gov.vn/bai-top/2025/01/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-iv-va-nam-2024/
[12] https://www.nso.gov.vn/du-lieu-va-so-lieu-thong-ke/2026/01/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-iv-va-nam-2025/
[13] https://tapchinganhang.gov.vn/chinh-sach-tai-khoa-tien-te-thuc-day-tang-truong-kinh-te-nam-2025-nhung-diem-sang-va-dinh-huong-nam-2026-17003.html?utm
[14] https://thuvienphapluat.vn/chinh-sach-phap-luat-moi/vn/ho-tro-phap-luat/tai-chinh/81092/lai-suat-cho-vay-lai-suat-tien-gui-ngan-hang-moi-nhat-nam-2025

Overall, during the 2024–2025 period, monetary policy was managed so as to balance the objectives of supporting growth and controlling macroeconomic risk. The interest rate, credit and system liquidity environment remained relatively stable, creating conditions for commercial banks to expand their business operations. However, credit institutions, including PGBank, must still contend with challenges arising from international economic volatility, competitive pressure for funding, asset quality risk and requirements to control credit growth. Accordingly, enhancing risk governance capacity, maintaining credit quality, controlling asset quality and optimising operating efficiency will be important factors in ensuring safe and sustainable development in the period ahead.

b) Major developments that may affect the Issuer's business results since the end of the most recent financial year

Vietnam's economic outlook for 2026 continues to reflect a parallel trend between recovery opportunities and latent challenges from the international environment. Global uncertainties remain, including the slowing growth momentum of a number of major economies such as China, Japan and the European region; prolonged geopolitical tensions in the Middle East; and the Russia–Ukraine conflict. These factors may adversely affect global trade and investment flows, energy prices and financing costs, thereby having a direct impact on Vietnam's economy.

Slowing growth in Vietnam's principal export markets may affect demand for goods, thereby affecting the revenue and operating efficiency of domestic enterprises. This may reduce demand for borrowing in certain sectors such as export manufacturing and supporting industries, and at the same time affect the credit growth rate of banks, including PGBank. In addition, volatility in global energy prices may increase input costs, placing pressure on production and business activities and on borrowers' repayment capacity.

In the monetary market, in 2026 the SBV continues to manage monetary policy in a proactive, flexible and prudent manner with a view to controlling inflation, stabilising the macroeconomy and supporting growth. The SBV projects credit growth across the system of approximately 15%, subject to upward or downward adjustment as appropriate to actual developments and conditions, so as to ensure inflation control, macroeconomic stability and support for economic growth. The average CPI for the first six months of 2026 rose by 4,38%, within the target set by the National Assembly; credit growth across the system reached 7,41% as of 26/6/2026, while deposit mobilization by credit institutions increased by 5,02%. Lending interest rates have trended upwards compared with 2025 against a background of recovering demand for capital, with the average lending rate of commercial banks fluctuating at around 8,1%–10,5% per annum. These developments both create opportunities to expand credit and impose requirements on PGBank in terms of balancing its funding sources, controlling funding costs and maintaining asset quality.[15][16][17]

In addition to external factors, PGBank must still contend with challenges in controlling credit quality, managing risk, maintaining sustainable growth and improving operating efficiency in an increasingly competitive environment. Continuing to refine its risk governance system, to structure its credit portfolio appropriately and to accelerate digital transformation will be important factors in ensuring the Bank's stability and long-term development.

2. Financial performances

2.1. Key indicators

The Bank's financial year commences on 01/01 and ends on 31/12 of each calendar year. The Bank's Financial Statements are prepared in Vietnamese dong as the accounting currency, in compliance with the provisions of the Law on Accounting and the accounting standards and accounting regime currently in effect in Vietnam.

2.1.1. Report on charter capital, business capital and the use of charter capital and business capital

Table 22: PGBank's Equity Position

Unit: Million VND

No.	Capital sources	December 31, 2024	December 31, 2025	June 30, 2026
1	Charter capital	4.200.000	5.499.964	6.815.876
2	Share premium	-	(1.163)	(1.354)
3	The Bank's funds	320.256	388.217	504.389
4	Undistributed profit	645.794	658.235	893.465
Total		**5.166.050**	**6.545.253**	**8.212.376**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Table 23: PGBank's Business Funding Position

Unit: Million VND

No.	Capital sources	December 31, 2024	December 31, 2025	June 30, 2026
1	Amounts due to the Government and the SBV	419.069	971.806	1.299.915

[15] https://thuvienphapluat.vn/van-ban/Tien-te-Ngan-hang/Chi-thi-01-CT-NHNN-2026-thuc-hien-cac-nhiem-vu-trong-tam-cua-nganh-Ngan-hang-693204.aspx
[16] https://www.nso.gov.vn/bai-top/2026/07/bao-cao-tinh-hinh-kinh-te-xa-hoi-quy-ii-va-sau-thang-dau-nam-2026/
[17] https://thoibaonganhang.vn/lai-suat-cho-vay-linh-vuc-uu-tien-duy-tri-o-muc-39nam-185218.html

No.	Capital sources	December 31, 2024	December 31, 2025	June 30, 2026
2	Deposits and borrowings from other credit institutions	20.660.560	28.484.871	28.840.925
3	Customer deposits	43.325.745	48.460.417	49.715.876
4	Valuable papers issued	2.280.000	3.200.000	50.000
5	Other liabilities	1.163.691	1.177.825	1.193.388
	Total	**67.849.065**	**82.294.919**	**81.100.104**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Use of charter capital and business capital:

Prosperity and Growth Commercial Joint Stock Bank consistently uses and manages shareholders' capital contributions and its business capital in accordance with the law and for the purposes provided for in the Bank's Charter. As of June 30, 2026, PGBank's total capital sources amounted to 89.312.480 million VND, of which liabilities amounted to 81.100.104 million VND and equity to 8.212.376 million VND.

2.1.2. Depreciation of fixed assets

Depreciation method: fixed assets are recognized at historical cost and depreciated on a straight-line basis. The estimated useful life is the period during which the asset contributes to production and business activities. Specifically:

Table 24: Depreciation Periods for Fixed Assets

Asset type	Estimated useful life
Buildings and architectural structures	5-50 years
Machinery and equipment	5-7 years
Means of transportation	8-10 years
Management equipment and instruments	4-5 years
Other tangible fixed assets	4-5 years
Computer software	2-5 years
Other intangible fixed assets	4 years

(Source: Reviewed Interim Financial Statements for 2026 of PGBank)

Land use rights granted by the State to the Bank for an indefinite term are not depreciated. Land use rights granted for a definite term are depreciated over the term for which the land use rights are granted.

The Bank consistently depreciates its assets in accordance with legal regulations.

Changes in depreciation policy: none.

The Bank's depreciation complies with the regime provided for in: Circular No. 45/2013/TT-BTC of the Ministry of Finance dated April 25, 2013 guiding the regime for the management, use and depreciation of fixed assets, as amended and supplemented by Circular No. 28/2017/TT-BTC dated April 12, 2017 and Circular No. 30/2025/TT-BTC dated May 30, 2025 of the Ministry of Finance.

2.1.3. Average salary

Table 25: Average Salary of PGBank's Officers and Employees

No.	Indicator	2024	2025	First 06 months of 2026
1	Total income of officers and employees (Million VND)	568.073	596.287	320.226
2	Average total number of employees during the period (persons)	1.867	1.904	1.868
3	Average income (Million VND/person/month)	25,36	26,10	28,57

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

The average salary of PGBank's officers and employees in 2024 was 25,36 million VND/person/month, rising to 26,1 million VND/person/month in 2025.

According to the Statistics Office, the average income of employees in 2025 was 8,4 million VND/month, an increase of 685 VND thousand (equivalent to 8,9%) compared with 2024. Of that, the average income of male employees was 9,5 million VND/month and of female employees 7,2 million VND/month; the average income of employees in urban areas was 10,1 million VND/month and in rural areas 7,3 million VND/month. Compared with the national average income, the salary level at PGBank is considered relatively good.[18]

The average salary of PGBank's officers and employees is relatively competitive compared with the average salary at banks of comparable size. This income level reflects a reasonable personnel cost policy, appropriate to the Bank's current scale of operations.

The average income at certain banks of comparable size over the two most recent years is set out in the table below:

[18] Nguồn: Website Statistics Office: https://www.nso.gov.vn/tin-tuc-thong-ke/2026/01/thong-cao-bao-chi-ve-tinh-hinh-dan-so-lao-dong-viec-lam-quy-iv-va-nam-2025/

Bank	Charter capital as of December 31, 2025 (Billion VND)	Average income in 2024 (Million VND/person/month)	Average income in 2025 (Million VND/person/month)
Viet Capital Commercial Joint Stock Bank	6.408	21,9	24,7
Viet A Commercial Joint Stock Bank	8.164	20,2	22,9
Bac A Commercial Joint Stock Bank	10.032	25,2	23,6

(Source: Audited separate Financial Statements for 2024 and 2025 of the respective banks)

2.1.4. Liabilities and receivables position

Table 26: PGBank's Liabilities and Receivables Position

Unit: Million VND

No.	Indicator	December 31, 2024	December 31, 2025	June 30, 2026
I.	**Other assets**	**1.183.343**	**1.113.580**	**1.544.694**
1	Receivables	643.257	566.090	630.554
2	Accrued interest and fee receivables	468.766	642.114	792.091
3	Other assets	129.801	111.897	122.049
4	Provision for doubtful receivables	(58.481)	(206.521)	-
II.	**Liabilities**	**67.849.065**	**82.294.919**	**81.100.104**
1	Amounts due to the Government and the SBV	419.069	971.806	1.299.915
2	Deposits and borrowings from other credit institutions	20.660.560	28.484.871	28.840.925
3	Customer deposits	43.325.745	48.460.417	49.715.876
4	Valuable papers issued	2.280.000	3.200.000	50.000
5	Other liabilities	1.163.691	1.177.825	1.193.388

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

Based on the audited Financial Statements for 2024 and 2025 and the reviewed Interim Financial Statements for 2026 of PGBank, the Bank has paid its debts, including both principal and interest, in full and on time.

2.1.5. Statutory payables

Table 27: Position of Amounts Payable to the State

Unit: Million VND

Indicator	December 31, 2024	December 31, 2025	June 30, 2026

Value added tax	1.397	3.995	1.817
Corporate income tax	50.209	59.501	48.190
Other taxes	3.007	3.605	4.269
Total	**54.613**	**67.101**	**54.276**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

PGBank pays value added tax, corporate income tax, personal income tax and other taxes payable in full and on time in accordance with regulations.

2.1.6. *Appropriations to statutory funds*

PGBank makes appropriations to its funds in accordance with the Bank's Charter and prevailing law. The level of appropriation to each fund is agreed by the Board of Directors and approved by the General Meeting of Shareholders.

Table 28: PGBank's Fund Appropriation Position

Unit: Million VND

Indicator	December 31, 2024	December 31, 2025	June 30, 2026
Development investment fund	650	650	650
Financial reserve fund	278.010	311.990	370.076
Reserve fund for supplementation of charter capital	41.596	75.577	133.663
Total	**320.256**	**388.217**	**504.389**

(Source: Audited Financial Statements for 2024 and 2025; Reviewed Interim Financial Statements for 2026 of PGBank)

PGBank makes appropriations to its funds correctly and in full in accordance with PGBank's Charter and the approvals of the GMS from time to time, and in compliance with prevailing legal regulations.

2.1.7. *Major developments that may affect the Issuer's financial position since the end of the most recent financial year*

Since the end of the 2025 financial year, PGBank has continued to operate against a background of complex domestic and international economic and financial developments involving numerous latent factors that may directly affect the Bank's financial position, namely:

- Increasing inflationary pressure: since 2025, petrol prices and the prices of many input materials have remained high and unpredictable as a result of geopolitical tensions, supply chain disruption and recovering demand in a number of major economies. These developments have increased production, transportation and living costs, thereby affecting the operating efficiency of enterprises as well as the spending and repayment capacity of individual customers. This may place pressure on credit quality and increase credit risk for PGBank.

- Flexible interest rate management policy: globally, following a period of sharp tightening to control inflation, many major central banks have maintained high interest rates and have eased only cautiously, in a context where inflation has cooled but still carries latent risks. In Vietnam, from the beginning of the second quarter of 2026, the State Bank of Vietnam has continued to manage monetary policy in a flexible and prudent manner, and many commercial banks have reduced deposit interest rates by 0,1%–1,0% per annum in order to support economic growth. However, the scope for further interest rate reductions is assessed to be limited owing to exchange rate pressure, inflation and the recovery in demand for capital, which may affect PGBank's ability to expand deposit mobilization as well as its profit margin in 2026.[19]
- Impact of new regulations on risk governance and Basel II/III: continuing along the roadmap of compliance with international standards on capital adequacy and risk governance requires PGBank to strengthen its financial capacity, improve the quality of its risk-weighted assets and refine its internal control system. This represents short-term pressure in terms of costs and resources, but is at the same time a factor promoting sustainable development over the long term.
- Credit growth and credit concentration risk: as of 29 June, outstanding credit across the system reached 20,03 quadrillion VND, up 7,73% on the end of 2025, injecting approximately 1,4 quadrillion VND into the economy and indicating that the economy's demand for capital is gradually recovering. Outstanding loans in the economy are concentrated in the production and business sector. This concentration of credit also requires PGBank to strengthen its appraisal, monitor the flow of funds and control credit quality in order to limit non-performing loan risk and ensure operational effectiveness and sustainable growth.[20]
- Exchange rate developments and foreign exchange activities: in the first half of 2026, the USD/VND exchange rate trended towards volatility as a result of geopolitical conflicts around the world, movements in the US dollar and the prudent monetary policy of the US Federal Reserve. Exchange rate volatility may affect the results of the Bank's foreign exchange activities and the value of its foreign currency assets and liabilities, thereby affecting financial performance and risk governance.
- Increasing competition in the banking industry: the recovery of the economy, together with the banking industry's digital transformation roadmap, is creating an increasingly fierce competitive environment. Large commercial banks and emerging digital banks are continuously

[19] https://cafef.vn/lai-suat-huy-dong-quy-ii-2026-du-bao-se-tiep-tuc-giam-188260515133028035.chn
[20] https://baochinhphu.vn/tin-dung-tang-truong-741-tao-du-dia-cho-tang-truong-kinh-te-102260702120737467.htm?utm

improving their products, enhancing the customer experience and expanding market share, requiring PGBank to increase investment in technology, personnel and marketing, which may increase operating costs in the short term.

2.2. Key financial indicators

Table 29: PGBank's Key Financial Indicators

Indicator	Unit	December 31, 2024	December 31, 2025
1. Capital indicators			
Charter capital	Million VND	4.200.000	5.499.964
Own capital	Million VND	5.409.634	6.824.560
Capital adequacy ratio	%	10,01	10,60
2. Asset quality			
Overdue loan ratio (*)	%	3,07	3,88
Non-performing loan ratio (*)	%	2,07	1,71
(Balance of loans and advances to customers + loans to other credit institutions)/Total assets	%	56,48	52,16
Earning assets/Total on-balance-sheet assets	%	98,9	99,1
3. Liquidity			
Average highly liquid assets/Average total assets	%	21,64	18,76
Ratio of short-term funds used for medium- and long-term lending	%	20,48	21,36
Loan-to-deposit ratio	%	64,45	58,35
4. Business results			
Profit before tax/Average equity	%	8,48	12,41
Profit before tax/Average total assets	%	0,66	0,90
Net interest margin (NIM)	%	2,70	2,4
Return on assets (ROA)	%	0,53	0,72

Indicator	Unit	December 31, 2024	December 31, 2025
Profit after tax/Average total assets			
Return on equity (ROE) *Profit after tax/Average equity*	%	6,78	9,92
Earnings per share (EPS)	VND	736	1.117
Service income/Total income	%	2,67	3,78
Net income from service activities/Profit before tax	%	4,21	18,26

(Source: PGBank)

Note: (*) PGBank calculates the overdue loan ratio and the non-performing loan ratio as of December 31, 2024 and December 31, 2025 on the basis of loan classification results in accordance with Circular No. 31/2024/TT-NHNN dated June 30, 2024.

PGBank's capital adequacy is assured. The minimum capital adequacy ratio (CAR) is high relative to banks generally and meets the requirements of the State Bank of Vietnam. CAR at the end of 2024 and 2025 was 10,01% and 10,6% respectively.

PGBank's asset quality is relatively good and non-performing loans are controlled at a safe level, meeting the requirements of the State Bank of Vietnam. As of the end of 2024 and 2025, PGBank's non-performing loan ratio was 2,07% and 1,71% respectively. Earning assets accounted for a high proportion of total on-balance-sheet assets, reaching 99,1% as of December 31, 2025.

PGBank consistently meets the SBV's requirements on the liquidity reserve ratio. The liquidity reserve ratio at the end of 2024 and 2025 was 21,64% and 18,76% respectively. PGBank has kept the ratio of short-term funds used for medium- and long-term lending below the prescribed level of 30% (21,36% as of December 31, 2025). Overall, the Bank's liquidity has been maintained within the limits prescribed by the SBV.

PGBank's profitability remains relatively modest, with ROA in 2024 and 2025 of 0,53% and 0,72% respectively. In 2025, PGBank's ROE reached 9,92%, an improvement on 6,78% in 2024.

3. Opinion of the audit organization on the Issuer's Financial Statements

- **Opinion of the audit organization on the Financial Statements for 2024 – Deloitte Vietnam Audit Company Limited**

<u>*Auditor's opinion:*</u>

"In our opinion, the financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2024, and its results of operations and its cash flows for the

financial year then ended, in accordance with the accounting standards and accounting regime applicable to credit institutions in Vietnam and the relevant legal regulations on the preparation and presentation of financial statements."

- **Opinion of the audit organization on the Financial Statements for 2025 – Deloitte Vietnam Audit Company Limited**

  Auditor's opinion:

  "In our opinion, the financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2025, and its results of operations and its cash flows for the financial year then ended, in accordance with the accounting standards and accounting regime applicable to credit institutions in Vietnam and the relevant legal regulations on the preparation and presentation of financial statements."

- **Opinion of the organization reviewing the Interim Financial Statements for 2026 – Deloitte Vietnam Audit Company Limited**

  Auditor's opinion:

  "Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the interim financial position of the Bank as of June 30, 2026, and its interim results of operations and its interim cash flows for the six-month period then ended, in accordance with the accounting standards and accounting regime applicable to credit institutions in Vietnam and the relevant legal regulations on the preparation and presentation of interim financial statements."

4. Revenue, profit and dividend plan for 2026

Table 30: Revenue, Profit and Dividend Plan for 2026

Indicator	2025 actual	2026	
		Plan	% increase/decrease compared with the previous year
Total assets (Billion VND)	88.840	117.419	32,2%
Total outstanding credit (Billion VND)	47.165	61.770	31,0%
Total deposits mobilized (Billion VND)	81.117	103.593	27,7%
Total net income (Billion VND)	2.474	3.504	41,6%
Operating expenses and provisions (Billion VND)	1.748	2.066	18,2%

Indicator	2025 actual	2026	
		Plan	% increase/decrease compared with the previous year
Profit before tax (Billion VND)	727	1.438	97,8%
Charter capital	5.500	10.000	81,8%
Dividend payout ratio (%)	7,5%	-	-

(Source: plan figures per the Resolution of the 2026 Annual GMS; actual figures per the audited Financial Statements for 2025)

4.1. Authority approving the revenue and profit plan for 2026

PGBank's revenue and profit plan for 2026 was approved by the 2026 Annual General Meeting of Shareholders in Resolution No. 01/2026/NQ-ĐHĐCĐ dated April 21, 2026. The 2026 Annual General Meeting of Shareholders did not approve the proposed profit distribution plan for 2026 (including the dividend payout ratio for 2026), which will instead be submitted at the 2027 Annual General Meeting of Shareholders.

4.2. Basis for achieving the production, business, profit and dividend plan for 2026

Vietnam's economy in 2026 is expected to maintain its recovery momentum, supported by a number of important growth drivers: the shift in supply chains and global FDI flows continues to favour Vietnam thanks to its political stability, competitive labor costs and free trade agreements (FTAs); the reopening of the Chinese market and its stable growth are expected to boost exports, particularly in agricultural products, electronics and textiles; services and domestic consumption are maintaining relatively strong growth thanks to the recovery of international tourism and improved purchasing power among the middle class; and public investment continues to be accelerated, focusing on transport infrastructure, renewable energy and digital transformation, with fiscal risk at a controlled level and policy space still available. Non-performing loan risk in the banking system generally remains under control through measures to increase provisioning, resolve bad debts and improve the quality of risk governance.

The Government has set a target of average economic growth of 10% or more over the five years from 2026 to 2030, in a context in which the world economy in 2026 is forecast to be gradually returning to its growth trajectory, with a more pronounced recovery trend that is nonetheless uneven across countries. The SBV is targeting average inflation of approximately 4,5% in 2026 in order to maintain macroeconomic stability and create room for economic growth. The real estate market is expected to recover more markedly thanks to an increasingly complete legal framework and public investment in a number of important transport infrastructure projects nationwide.

Nonetheless, challenges remain, including: geopolitical risk (tensions in the Middle East region and the Russia–Ukraine conflict) continuing to affect export activities and investment flows; the disbursement of public investment capital remaining slow owing to administrative procedures and implementation capacity in certain localities; difficulties faced by domestic enterprises such as shortages of high-quality labor, competition from imported goods and pressure for green and digital transformation in line with global requirements; and the restructuring of State-owned enterprises and the banking system remaining slow, particularly in respect of resolving weak credit institutions.

For 2026, the SBV expects to continue managing monetary policy in a proactive, flexible, timely and effective manner, coordinated synchronously, harmoniously and closely with fiscal policy and other macroeconomic policies. This will contribute to supporting economic growth in conjunction with macroeconomic stability, controlling average CPI in 2026 at approximately 4,5%, stabilising the monetary and foreign exchange markets and the banking system, and supporting economic growth in line with the target of approximately 10% or more. In 2026, the SBV will manage credit growth across the system of credit institutions at approximately 15%, with adjustments appropriate to actual developments and conditions, and will reform the mechanism for managing credit growth levels.

In 2026, Vietnam has the opportunity to maintain its position as an economic bright spot in the region thanks to its internal drivers and effective support policies. However, in order to achieve high growth targets, institutional reform must be accelerated, difficulties for enterprises resolved and the wave of global investment harnessed. PGBank needs proactively to adapt to the trend of digitalisation, strengthen risk governance and expand green financial services in order to seize opportunities in the new environment.

Against the background of forecasts that the world economy in general and Vietnam's economy in particular will continue to face numerous difficulties and challenges, and in line with the State Bank of Vietnam's monetary policy management orientation, the BoD has set the following orientation for PGBank's operations in 2026:

- **Enhancing financial capacity:** continuing to direct and supervise the implementation of the charter capital increase plan in order to consolidate and enhance financial capacity, meet the requirements of expanding business scale and work towards developing the Bank's resources.

- **Business operations:**

+ The BoD directs the CEO and the Executive Board to accelerate the resolution of non-performing loans and to limit newly arising non-performing loans; to improve asset quality, particularly credit quality; and to strive to achieve the debt resolution target in accordance with plan, ensuring that the non-performing loan ratio remains below 3%.

+ PGBank strives to be a bank with strong retail service development and a medium-sized total asset base within Vietnam's system of joint stock commercial banks; to have high competitiveness through convenient services and specialized products suited to different customer segments; and to exploit the ecosystems of its strategic partners effectively and in accordance with legal regulations.

- **Technology:** investing in technology to improve service quality and applying technological improvements to optimise labor productivity, while managing risk proactively.

- **Risk governance and internal control:** enhancing the capacity of the internal control system; and strengthening inspection, compliance monitoring, process monitoring and system audit.

Refining the governance, executive and risk management structure in an effective manner, consistent with legal regulations and with international standards and practices.

- **Human resources:**

+ Consolidating the organizational structure and apparatus towards a streamlined, flexible, appropriate and highly effective structure, and developing a workforce with comprehensive professional capability.

+ Optimising the management of personnel costs and labor productivity, and creating a civilised, fair and humane working environment so that employees can work and contribute to PGBank's development with complete peace of mind.

4.3. Assessment of the advisory organization on the revenue, profit and dividend plan

In its capacity as a financial advisory organization, MB Securities Joint Stock Company has collected information on, and researched, analyzed and assessed, PGBank's business operations as well as the business sector in which PGBank operates.

We consider PGBank's business operations to be stable and to have development potential. PGBank's revenue and profit plan has been prepared on the basis of forecasts for the macroeconomy and the banking industry in general and forecasts of latent risks, as well as PGBank's own current position and business prospects.

On the basis of the positive business results PGBank has achieved and its current financial position, the business, revenue/income and profit plan that PGBank has set for the coming year may be regarded as feasible, provided there are no extraordinary developments in the economy or in the political and social situation in Vietnam and worldwide that affect the Bank's operations.

We also note that the foregoing comments are made from the perspective of a professional advisory organization, on the basis of selected information provided by the Issuer and on the basis of financial and securities theory, and do not imply any assurance as to the value of the securities or the certainty of the Bank's forecast figures. These comments are for investors' reference only; potential investors should carefully consider the matter for themselves when making their own decision to invest in PGBank's shares.

VI. INFORMATION ON FOUNDING SHAREHOLDERS, MAJOR SHAREHOLDERS, MEMBERS OF THE BOARD OF DIRECTORS, SUPERVISORS, THE CHIEF EXECUTIVE OFFICER/DEPUTY CHIEF EXECUTIVE OFFICERS AND THE CHIEF ACCOUNTANT

1. Information on founding shareholders

Pursuant to Clause 3, Article 120 of the Law on Enterprises No. 59/2020/QH14:

"Within 03 years from the date on which the company is granted the Enterprise Registration Certificate, ordinary shares of founding shareholders may be freely transferred to other founding shareholders and may be transferred to persons who are not founding shareholders only with the approval of the General Meeting of Shareholders".

Prosperity and Growth Commercial Joint Stock Bank was granted Enterprise Registration Certificate No. 1400116233 by the Department of Planning and Investment of Hanoi City, first issued on November 29, 1993. As of the present time, all shares of PGBank's founding shareholders are no longer subject to transfer restrictions.

2. Information on major shareholders

2.1. Detailed information on major shareholders

As of June 30, 2026, PGB had 03 major shareholders, all of which are organizations. Information on the major shareholders is as follows:

Table 31: List of PGBank's Major Shareholders as of June 30, 2026

No.	Shareholder name	Year of establish ment	Nationality	Number of shares held	Ownership ratio (%)
1	Cuong Phat International Joint Stock Company	2015	Vietnam	67.252.954	9,18%
2	Vu Anh Duc Trading Joint Stock Company	2010	Vietnam	66.351.160	9,06%
3	Gia Linh Trading Development and Import Export Company Limited	2010	Vietnam	65.054.557	8,88%

(Source: List of PGBank shareholders prepared by VSDC on June 30, 2026)

➢ **Detailed information on the corporate shareholders is as follows:**

- Cuong Phat International Joint Stock Company

Shareholder name	**:**	**Cuong Phat International Joint Stock Company**
Year of establishment	:	2015
Nationality	:	Vietnam
ERC No.	:	0106772542
Head office address	:	Kinh No Hamlet, Dong Anh Commune, Hanoi City, Vietnam
Charter capital	:	882.000.000.000 VND
Legal representative	:	Mr. Nguyen Van Manh – Chief Executive Officer
Authorized representative at PGBank	:	Mr. Nguyen Van Manh – Chief Executive Officer

- Vu Anh Duc Trading Joint Stock Company

Shareholder name	**:**	**Vu Anh Duc Trading Joint Stock Company**
Year of establishment	:	2010
Nationality	:	Vietnam
ERC No.	:	0800839877
Head office address	:	Linh Dong Residential Area, Pham Su Manh Ward, Hai Phong City, Vietnam
Charter capital	:	900.000.000.000 VND
Legal representative	:	Mr. Nguyen Van Dat – Director
Authorized representative at PGBank	:	Mr. Nguyen Van Dat – Director

- Gia Linh Trading Development and Import Export Company Limited

Shareholder name	**:**	**Gia Linh Trading Development and Import Export Company Limited**
Year of establishment	:	2010
Nationality	:	Vietnam
ERC No.	:	0104948021
Head office address	:	No. 103, Lane 79, Cau Giay Street, Group 7, Yen Hoa Ward, Hanoi City
Charter capital	:	853.000.000.000 VND
Legal representative	:	Ms. Pham Thi Phuong – Director
Authorized representative at PGBank	:	Ms. Pham Thi Phuong – Director

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2.2. Information on the number and percentage of shares held and voting shares of major shareholders and their related persons at the Issuer

Table 32: Number and Percentage of Shares Held and Voting Shares of Major Shareholders and Their Related Persons at the Time of Becoming a Major Shareholder, at Present and as Expected after the Offering

No.	Shareholder name	Position at the Issuer/relationship of the RP with the major shareholder	Number of shares held	Number of voting shares	Ownership ratio (%)	Number of shares held	Number of voting shares	Ownership ratio (%)	Number of shares held	Number of voting shares	Ownership ratio (%)
			At the date of becoming a major shareholder			As of June 30, 2026			Expected after Tranche 1 of the offering (*)		
1	Cuong Phat International Joint Stock Company	Major shareholder	40.623.954	40.623.954	13,54	67.252.954	67.252.954	9,18	81.020.978	81.020.978	9,18
1.1	Related person	Related person of the major shareholder	-	-	-	98.448	98.448	0,01	118.602	118.602	0,01
2	Vu Anh Duc Trading Joint Stock Company	Major shareholder	40.079.228	40.079.228	13,36	66.351.160	66.351.160	9,06	79.934.569	79.934.569	9,06
2.1	Related person	Related person of the major shareholder	-	-	-	34.399.247	34.399.247	4,69	41.441.460	41.441.460	4,69
3	Gia Linh Trading Development and Import Export	Major shareholder	39.296.018	39.296.018	13,10	65.054.557	65.054.557	8,88	78.372.525	78.372.525	8,88

	Company Limited										
3.1	Related person	Related person of the major shareholder	-	-	-	20.515.622	20.515.622	2,8	24.715.580	24.715.580	2,80

(Source: PGBank)

Note: (*) The number of shares held, the number of voting shares and the ownership ratio expected after Tranche 1 of the offering: PGBank has provisionally calculated these on the assumption that PGBank successfully offers all of the shares to existing shareholders and that the major shareholders and their related persons all exercise their subscription rights in proportion to their ownership prior to the offering.

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2.3. Information on contracts and transactions in performance or signed but not yet performed between the Issuer and shareholders, authorized representatives of shareholders holding more than 10% of the total ordinary shares of the Issuer, and their related persons

Table 33: Information on Contracts and Transactions in Performance or Signed but Not Yet Performed between the Issuer and Shareholders, Authorized Representatives of Shareholders Holding More Than 10% of the Total Ordinary Shares of the Issuer, and Their Related Persons

No.	Type of transaction	Transaction value (Million VND)	Other material terms	Approving authority
Cuong Phat International Joint Stock Company (*)				
2026				
1	Current account deposits at the Bank	0,2	None	Board of Directors

(Source: PGBank)

Note: (*) As of June 30, 2026, Cuong Phat International Joint Stock Company held only 9,18% of the total ordinary shares of PGBank.

2.4. Related interests of major shareholders in the Issuer

None.

2.5. Information on other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer in which major shareholders have related interests

None.

3. Information on members of the Board of Directors, Supervisors, the Chief Executive Officer, Deputy Chief Executive Officers and the Chief Accountant

Table 34: List of the BoD, BoS, Executive Board and Chief Accountant

No.	Full name	Position
Board of Directors		
1	Ms. Cao Thi Thuy Nga	Chairwoman of the BoD
2	Mr. Nguyen Van Huong	Member of the BoD
3	Mr. Vuong Phuc Chinh	Member of the BoD
4	Mr. Dinh Thanh Nghiep	Member of the BoD
5	Mr. Bui Vuong Anh	Independent member of the BoD
6	Mr. Nguyen Van Ty	Independent member of the BoD

No.	Full name	Position
Board of Supervisors		
1	Mr. Tran Ngoc Dung	Head of the BoS
2	Ms. Ha Hong Mai	Member of the BoS
3	Mr. Trinh Manh Hoan	Member of the BoS
4	Ms. Dinh Thuy Tram	Member of the BoS
5	Ms. Chu Thi Huong[21]	Member of the BoS
Executive Board		
1	Mr. Nguyen Van Huong	Chief Executive Officer
2	Ms. Vo Hang Phuong	Standing Deputy Chief Executive Officer
3	Mr. Tran Van Luan	Standing Deputy Chief Executive Officer
4	Mr. Phuong Tien Dung	Deputy Chief Executive Officer
Chief Accountant		
1	Ms. Vuong Ngoc Lien	Chief Accountant

3.1. Board of Directors

3.1.1. Chairwoman of the BoD – Ms. Cao Thi Thuy Nga

- Full name: Cao Thi Thuy Nga
- Gender: Female
- Year of birth: 1958
- Nationality: Vietnamese
- Educational level: Postgraduate
- Professional qualification: Master of Finance.
- Current position at the Issuer: Chairwoman of the BoD.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
From 07/1980 – 02/1992	Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)	Deputy Head of Department

[21] On July 27, 2026, PGBank received the resignation letter of Ms. Chu Thi Huong from her position as a member of the Board of Supervisors for the 2025–2030 term.

Period	Organization	Position
From 02/1992 – 05/2005	VID Public Bank (now Public Bank VN)	Chief Accountant concurrently in charge of human resources and administration
From 06/2005 – 10/2013	Military Commercial Joint Stock Bank	Deputy Chief Executive Officer
From 12/2011 – 07/2017	MB Securities Joint Stock Company	Deputy Chairwoman of the BoD, Chairwoman of the BoD, Head of the BoS.
From 08/2017 – 03/2020	Retired under the statutory regime	
From 04/2020 – 09/2024	Viet Business Investment Consultancy and Connection Joint Stock Company	Member of the BoD
From 08/2024 – 04/2025	Prosperity and Growth Commercial Joint Stock Bank	Independent member of the BoD
From 04/2025 – now	Prosperity and Growth Commercial Joint Stock Bank	Chairwoman of the BoD

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Ms. Cao Thi Thuy Nga and her related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	**2025**	**First 06 months of 2026**
169	3.866	2.938

(*) Ms. Cao Thi Thuy Nga was elected Chairwoman of the BoD on April 24, 2025 pursuant to Resolution No. 74/2025/NQ-HĐQT dated April 24, 2025 of the Board of Directors.

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.1.2. Member of the BoD – Mr. Nguyen Van Huong

- Full name: Nguyen Van Huong
- Gender: Male
- Year of birth: 1980
- Nationality: Vietnamese
- Educational level: Postgraduate
- Professional qualification: Master of Economics
- Current position at the Issuer: Member of the BoD, Chief Executive Officer.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
01/2003 - 08/2006	Joint Stock Commercial Bank for Foreign Trade of Vietnam – Hai Duong Branch	Deputy Head of the General Credit Department
09/2006 - 01/2021	Vietnam Prosperity Joint Stock Commercial Bank	Director of Ngo Quyen Branch Deputy Director of the Individual Customers Division
02/2021 - 09/2024	Orient Commercial Joint Stock Bank	Director of the Retail Division Deputy Chief Executive Officer in charge of the Retail Division
09/2024 - 12/2024	Prosperity and Growth Commercial Joint Stock Bank	Acting Chief Executive Officer
12/2024 - now	Prosperity and Growth Commercial Joint Stock Bank	Chief Executive Officer
04/2025 - now	Prosperity and Growth Commercial Joint Stock Bank	Member of the BoD

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Nguyen Van Huong and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	**2025**	**First 06 months of 2026**
1.439	5.439	3.049

(*) Mr. Nguyen Van Huong was appointed Chief Executive Officer with effect from December 7, 2024 pursuant to Resolution No. 273/2024/NQ-HĐQT dated December 7, 2024 of the BoD.

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.1.3. Member of the BoD – Mr. Dinh Thanh Nghiep

- Full name: Dinh Thanh Nghiep
- Gender: Male
- Year of birth: 1963
- Nationality: Vietnamese
- Educational level: University
- Professional qualification: Bachelor of Economics.
- Current position at the Issuer: Member of the BoD.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
10/1981 - 12/1987	Binh Thanh Commune Youth Union	Secretary
01/1988 - 09/1990	Calimex Company	Deputy Head of the Business Department

Period	Organization	Position
10/1990 - 09/1991	Calimex Company	Head of the Business Department
10/1991 - 11/1993	Calimex Company	Deputy Director
12/1993 - 12/2005	Dong Thap Muoi Rural Joint Stock Bank	Deputy Chairman of the Board of Directors concurrently Director
12/2005 - 07/2024	Petrolimex Group Commercial Joint Stock Bank (now Prosperity and Growth Commercial Joint Stock Bank)	Deputy Chief Executive Officer
07/2024 - now	Prosperity and Growth Commercial Joint Stock Bank	Member of the Board of Directors

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 6.063.032 shares, representing 0,83% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 213.888 shares, representing 0,03% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer:

Full name	Relationship	Quantity (shares)	Ratio (%)	Insider of the Issuer
Nguyen Bach Mai	Wife	213.888	0,03	None.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Dinh Thanh Nghiep and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)			
Information	**2024**	**2025**	**First 06 months of 2026**
BoD remuneration	1.120	2.110	1.119
Deputy CEO salary	772	-	
Total	**1.892**	**2.110**	**1.119**

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.1.4. Member of the BoD – Mr. Vuong Phuc Chinh

- Full name: Vuong Phuc Chinh
- Gender: Male
- Year of birth: 1975
- Nationality: Vietnamese
- Educational level: University
- Professional qualification: Bachelor of Finance
- Current position at the Issuer: Member of the BoD concurrently Head of the Risk Management Committee.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
11/1996 - 12/1999	Hanoi Development Investment Department	Officer, Investment Credit Division
1/2000 - 5/2006	Hanoi Development Assistance Fund Branch (now Vietnam Development Bank – VDB)	Deputy Head of Division – Funding Planning Division Deputy Head of Division – Central Credit, Guarantee and Interest Rate Support Division Head of Division – Export Credit Division
6/2006 - 12/2011	Vietnam Technological and Commercial Joint Stock Bank	Director of Hoan Kiem Branch Area Director
1/2012 - 6/2021	Vietnam Prosperity Joint Stock Commercial Bank	Regional Director; Regional Business Director – Small and Medium-sized Enterprise (SME) Customers Division
7/2021 - 9/2023	Southeast Asia Commercial Joint Stock Bank	Area Director – Sales and Services Division
10/2023 – now	Prosperity and Growth Commercial Joint Stock Bank	Member of the Board of Directors concurrently Head of the Risk Management Committee

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Vuong Phuc Chinh and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)			
Information	**2024**	**2025**	**First 06 months of 2026**
BoD remuneration	1.909	2.409	1.254
Salary as Director of the Retail Banking Services Division	832	-	-
Total	**2.741**	**2.409**	**1.254**

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.1.5. Independent member of the BoD – Mr. Bui Vuong Anh

- Full name: Bui Vuong Anh
- Gender: Male
- Year of birth: 1974
- Nationality: Vietnamese
- Educational level: Postgraduate
- Professional qualification: Master of Business Administration.
- Current position at the Issuer: Independent member of the BoD.
- Positions currently held at other organizations: Deputy Chief of the BoD Office of Thanh Cong Group Joint Stock Company.
- Work experience:

Period	Organization	Position
07/2010 - 12/2010	Ministry of Industry and Trade	Head of the Trade Promotion Management Division – Trade Promotion Agency – Ho Chi Minh City Office
01/2011 - 02/2012	Ministry of Industry and Trade	Deputy Head of the Representative Office – Trade Promotion Agency – Ho Chi Minh City Office
02/2012 - 10/2017	Embassy of Vietnam in Italy	Secretary – Party Cell (2016–2018 term)
06/2018 - 12/2022	Embassy of Vietnam in the Federal Republic of Germany	Deputy Director General of the Europe–America Market Department; Commercial Counsellor – Ministry of Industry and Trade
12/2022 - 06/2024	Ministry of Industry and Trade	Officer – Europe–America Market Department
07/2024 - now	Thanh Cong Group Joint Stock Company	Deputy Chief of the BoD OfficeDeputy Chief of the CEO Office
07/2025 - now	Prosperity and Growth Commercial Joint Stock Bank	Independent member of the BoD

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Bui Vuong Anh and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	2025	First 06 months of 2026
-	442	567

(*) Mr. Bui Vuong Anh was elected a member of the BoD on July 22, 2025 pursuant to Resolution No. 06/2025/NQ-ĐHĐCĐ dated July 22, 2025 of the General Meeting of Shareholders.

- Debts owed to the Issuer: none.
- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.1.6. Independent member of the BoD – Mr. Nguyen Van Ty

- Full name: Nguyen Van Ty
- Gender: Male
- Year of birth: 1957
- Nationality: Vietnamese
- Educational level: University
- Professional qualification: Bachelor of Economics
- Current position at the Issuer: Independent member of the BoD.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
02/1980 - 04/1984	Z129 Factory – General Department of Technology	Senior Lieutenant – Planning Assistant
05/1984 - 02/2006	2T Corporation	Chief Accountant
03/2006 - 11/2007	Vietnam Cooperative Alliance	Deputy Head of the Enterprise Management Division
12/2007 – 01/2026	Thanh Cong Group Joint Stock Company	Officer, Investment Board
08/2016 – 06/2026	Mai Dong Joint Stock Company	Deputy Chairman of the BoD
04/2018 – 04/2025	PV - Inconess Investment Corporation	Head of the Board of Supervisors
04/2025 – Now	Prosperity and Growth Commercial Joint Stock Bank	Independent member of the BoD

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Nguyen Van Ty and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	**2025**	**First 06 months of 2026**
-	505	405

(*) Mr. Nguyen Van Ty was appointed a Member of the BoD on April 24, 2025 pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 24, 2025 of the General Meeting of Shareholders.

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.2. Board of Supervisors

3.2.1. Head of the BoS – Mr. Tran Ngoc Dung

- Full name: Tran Ngoc Dung
- Gender: Male
- Year of birth: 1966
- Nationality: Vietnamese
- Educational level: University
- Professional qualification: Bachelor of Banking and Finance
- Current position at the Issuer: Head of the Board of Supervisors.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
09/1991 - 11/1999	Vietnam Export Import Commercial Joint Stock Bank - Cho Lon Branch	Accountant – Supervisor
12/1999 - 04/2003	Son Expo Company	Sales officer
05/2003 - 11/2003	Thien Loc Company Limited	Accountant – Chief Accountant
11/2003 - 12/2015	Nam A Commercial Joint Stock Bank	Branch Director; Member of the BoS; Assistant to the Chairman of the BoD
12/2015 - 02/2022	Vietnam Export Import Commercial Joint Stock Bank	Member of the Board of Supervisors Head of the Board of Supervisors
03/2022 - 04/2023	Kumho Vietnam Tire Rubber Production Company Limited	Deputy Chief Executive Officer
04/2023 - now	Prosperity and Growth Commercial Joint Stock Bank	Assistant to the Chief Executive Officer; Head of Internal Audit; Head of the Board of Supervisors

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Tran Ngoc Dung and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)

2024	2025	First 06 months of 2026
1.644	2.960	1.572

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.2.2. Member of the BoS – Ms. Ha Hong Mai

- Full name: Ha Hong Mai
- Gender: Female
- Year of birth: 1981
- Nationality: Vietnamese
- Educational level: University
- Professional qualification: Bachelor of Banking and Finance, Bachelor of Economic Law.
- Current position at the Issuer: Member of the Board of Supervisors.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
08/2002 – 08/2007	Vietnam Technological and Commercial Joint Stock Bank	Customer relationship officer Re-appraisal officer
08/2007 – 4/2009	Petrolimex Group Commercial Joint Stock Bank	Re-appraisal officer
04/2009 – 09/2011	Petrolimex Group Commercial Joint Stock Bank	Internal audit officer
09/2011 – 06/2013	Petrolimex Group Commercial Joint Stock Bank	Deputy Head of Internal Audit
06/2013 – 10/2019	Petrolimex Group Commercial Joint Stock Bank	Head of Internal Audit
10/2019 – now	Prosperity and Growth Commercial Joint Stock Bank (renamed from Petrolimex Group Commercial Joint Stock Bank)	Member of the BoS

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Ms. Ha Hong Mai and her related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)		
2024	**2025**	**First 06 months of 2026**
976	1.746	944

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.2.3. Member of the BoS – Mr. Trinh Manh Hoan

- Full name: Trinh Manh Hoan
- Gender: Male
- Year of birth: 1957
- Nationality: Vietnamese
- Educational level: University
- Professional qualification: Bachelor of Finance and Accounting
- Current position at the Issuer: Member of the Board of Supervisors.
- Positions currently held at other organizations: none
- Work experience:

Period	Organization	Position
08/1988 - 02/1992	Handicraft and Art Articles Export Company, Remittance and Travel Company, Hai Phong Branch Hai Hung Import-Export and Investment Corporation	Chief Accountant of an affiliated company Deputy Director of an affiliated company
02/1992 - 07/1995	Thai Nguyen Iron and Steel Enterprise Union (refractory clay mine)	Chief Accountant

Period	Organization	Position
07/1995 - 03/2017	State Audit Office	Chief Auditor, State Audit Office Specialized Unit I
03/2017 - 04/2023	Retired under the statutory regime	
10/2023 - now	Prosperity and Growth Commercial Joint Stock Bank	Member of the Board of Supervisors

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Trinh Manh Hoan and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)		
2024	2025	First 06 months of 2026
976	1.446	330

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.2.4. Member of the Board of Supervisors – Ms. Dinh Thuy Tram

- Full name: Dinh Thuy Tram

- Gender: Female

- Year of birth: 1981

- Nationality: Vietnamese

- Educational level: Postgraduate

- Professional qualification: Master of Finance.
- Current position at the Issuer: Member of the Board of Supervisors.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
12/2003 - 02/2015	State Bank of Vietnam, Vinh Phuc Province Branch	Officer/inspector, Branch Inspection and Supervision
03/2015 - 12/2023	State Bank of Vietnam, Vinh Phuc Province Branch	Deputy Chief Inspector, Inspection and Supervision State Bank of Vietnam, Vinh Phuc Province Branch
01/2024 – 04/2025	Prosperity and Growth Commercial Joint Stock Bank	Deputy Head in charge of Internal Audit
04/2025 - now	Prosperity and Growth Commercial Joint Stock Bank	Member of the Board of Supervisors

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Ms. Dinh Thuy Tram and her related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	**2025**	**First 06 months of 2026**
-	1.288	772

(*) Ms. Dinh Thuy Tram was elected a Member of the BoS pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 24, 2025 of the General Meeting of Shareholders.

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.2.5. Member of the Board of Supervisors – Ms. Chu Thi Huong[22]

- Full name: Chu Thi Huong
- Gender: Female
- Year of birth: 1979
- Nationality: Vietnamese
- Educational level: Postgraduate
- Professional qualification: Master of Economics
- Current position at the Issuer: Member of the Board of Supervisors.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
06/2002 – 02/2008	Vietnam Bank for Agriculture and Rural Development, Thai Nguyen Branch	Credit officer
02/2008 – 04/2009	Vietnam Technological and Commercial Joint Stock Bank	Internal supervisor
04/2009 - 09/2024	An Binh Commercial Joint Stock Bank	Head of Internal Audit
09/2024 - 04/2025	An Binh Commercial Joint Stock Bank	Member of the Executive Board in charge of the Risk Management Division
04/2015 - 04/2025	An Binh Securities Company (ABS)	Head of the Board of Supervisors
05/2025 - 07/2025	Thanh Cong Group Joint Stock Company	Head of the Internal Control Board
07/2025 - now	Prosperity and Growth Commercial Joint Stock Bank	Member of the Board of Supervisors

- Securities ownership of the individual, the authorized representative and related persons at the organization registering the offering:

+ Personal ownership: 0 shares, representing 0% of charter capital;

[22] On July 27, 2026, PGBank received the resignation letter of Ms. Chu Thi Huong from her position as a member of the Board of Supervisors for the 2025–2030 term.

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Ms. Chu Thi Huong and her related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	**2025**	**First 06 months of 2026**
-	447	532

(*) Ms. Chu Thi Huong was elected a Member of the BoS pursuant to Resolution No. 06/2025/NQ-ĐHĐCĐ dated July 22, 2025 of the General Meeting of Shareholders.

- Debts owed to the Issuer: none.

- Information on other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.3. Executive Board

3.3.1. Chief Executive Officer – Mr. Nguyen Van Huong

The curriculum vitae of Mr. Nguyen Van Huong is presented in section 3.1.2 Part VI of this Prospectus.

3.3.2. Standing Deputy Chief Executive Officer – Ms. Vo Hang Phuong

- Full name: Vo Hang Phuong
- Gender: Female
- Year of birth: 1972
- Nationality: Vietnamese
- Educational level: Postgraduate
- Professional qualification: Master of Economics
- Current position at the Issuer: Standing Deputy Chief Executive Officer.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
05/2003 – 04/2007	Standard Chartered Bank (Vietnam) Limited	Director of Large Corporate Customer Relations
12/2007 – 02/2011	HSBC Bank (Vietnam) Limited	Risk Management Director; Senior Customer Relationship Director
02/2011 – 05/2014	ANZ Bank (Vietnam) Limited	Director of the Corporate Customers Unit for the Northern Region
06/2014 – 06/2025	Vietnam Prosperity Joint Stock Commercial Bank	Director of the Financial Markets and Banking Division; Member of the Executive Board; Member of the Asset-Liability Committee; Member of the Market Risk Council; Member of the Risk Council.
07/2025 to present	Prosperity and Growth Commercial Joint Stock Bank	Standing Deputy Chief Executive Officer

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Ms. Vo Hang Phuong and her related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	2025	First 06 months of 2026
-	1.601	1.961

(*) Ms. Vo Hang Phuong was appointed Standing Deputy CEO with effect from July 14, 2025 pursuant to Resolution No. 143/2025/NQ-HĐQT dated July 11, 2025 of the BoD.

- Debts owed to the Issuer: none.

- Information on other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.3.3. Standing Deputy Chief Executive Officer – Mr. Tran Van Luan

- Full name: Tran Van Luan
- Gender: Male
- Year of birth: 1984
- Nationality: Vietnamese
- Educational level: University
- Professional qualification: Bachelor of Economics
- Current position at the Issuer: Standing Deputy Chief Executive Officer.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
2007 – 04/2017	Prosperity and Growth Commercial Joint Stock Bank – Corporate Customers Department	Officer – Head of the Customer Unit – Head of the Large Corporate Customer Business Development Department
05/2017 – 11/2024	Prosperity and Growth Commercial Joint Stock Bank – Hanoi Branch and Dong Do Branch	Deputy Branch Director – Branch Director
03/2024 – now	Prosperity and Growth Commercial Joint Stock Bank	Standing Deputy Chief Executive Officer

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Tran Van Luan and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	**2025**	**First 06 months of 2026**
1.654	2.343	1.481

(*) Mr. Tran Van Luan was appointed Standing Deputy CEO with effect from March 12, 2024 pursuant to Resolution No. 50/2024/NQ-HĐQT dated March 12, 2024 of the BoD.

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.3.4. Deputy Chief Executive Officer – Mr. Phuong Tien Dung

- Full name: Phuong Tien Dung
- Gender: Male
- Year of birth: 1975
- Nationality: Vietnamese
- Educational level: Postgraduate
- Professional qualification: Master of Economics
- Current position at the Issuer: Deputy Chief Executive Officer.
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
06/2008 – 10/2010	Bao Viet Commercial Joint Stock Bank	Head of the Corporate Customer Credit Department
10/2010 – 11/2012	Petrolimex Group Commercial Joint Stock Bank (now Prosperity and Growth Commercial Joint Stock Bank)	Head of the Credit Risk Management Department
11/2012 – 03/2025	Vietnam Prosperity Joint Stock Commercial Bank	Director of the Centralized Credit Appraisal and Approval Center; Head of the Small and Medium-sized Enterprise Credit Approval Department.

Period	Organization	Position
06/2025 – now	Prosperity and Growth Commercial Joint Stock Bank	Deputy Chief Executive Officer

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Mr. Phuong Tien Dung and his related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)*		
2024	**2025**	**First 06 months of 2026**
-	3.572	1.679

(*) Mr. Phuong Tien Dung was appointed Deputy CEO with effect from June 20, 2025 pursuant to Resolution No. 128/2025/NQ-HĐQT dated June 20, 2025 of the BoD.

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

3.4. Chief Accountant

- Full name: Vuong Ngoc Lien

- Gender: Female

- Year of birth: 1983

- Nationality: Vietnamese

- Educational level: University

- Professional qualification: Bachelor of Economics

- Current position at the Issuer: Chief Accountant concurrently Deputy Director of the Finance and Accounting Division
- Positions currently held at other organizations: none.
- Work experience:

Period	Organization	Position
2005 – 2009	Ernst & Young Vietnam Limited	Senior 3
2009 – 05/2015	Joint Stock Commercial Bank for Foreign Trade of Vietnam	Officer
05/2015 – 07/11/2016	Vietnam Construction Bank	Deputy Head in charge of the Financial Accounting Department
07/11/2016 – 31/08/2017	Vietnam Construction Bank	Deputy Head in charge of the Management Accounting and Asset-Liability Management Department
01/09/2017 – 31/12/2020	Vietnam Construction Bank	Head of the Management Accounting and Asset-Liability Management Department
01/01/2021– 31/10/2021	Vietnam Construction Bank	Deputy Director of the Finance Division
01/11/2021– 3/8/2026	Vietnam Construction Bank/VCBNeo Bank	Director of the Finance Division – Chief Accountant
11/8/2026 – Now	PGBank	Chief Accountant concurrently Deputy Director of the Finance and Accounting Division

- Securities ownership of the individual, the authorized representative and related persons at the Issuer:

+ Personal ownership: 0 shares, representing 0% of charter capital;

+ Representative ownership: 0 shares, representing 0% of charter capital;

+ Ownership of related persons: 0 shares, representing 0% of charter capital.

- Information on related persons who are concurrently shareholders or insiders of the Issuer: none.

- Related interests in the Issuer:

+ Information on contracts and transactions in performance or signed but not yet performed between the Issuer, its subsidiaries, or companies in which the Issuer holds controlling ownership of more than 50% of charter capital, and Ms. Vuong Ngoc Lien and her related persons: none.

+ Remuneration, salary and other benefits (bonuses, shares received under employee stock option programs (quantity, price, etc.)) during the 02 consecutive years preceding the year of registration of the offering and up to the present time:

Remuneration/Salary, Bonus (Million VND)		
2024	**2025**	**First 06 months of 2026**
0	0	0

(*) Ms. Vuong Ngoc Lien was appointed Chief Accountant with effect from August 11, 2026 pursuant to Resolution of the BoD No. 168/2026/NQ-HĐQT issued on August 11, 2026.

- Debts owed to the Issuer: none.

- Related interests in other enterprises operating in the same business sector as the Issuer or being major customers/suppliers of the Issuer: none.

VII. INFORMATION ON THE OFFERING

1. Type of shares

Ordinary shares.

2. Par value of the shares

The par value of the shares offered is: 10.000 VND per share.

3. Total number of shares expected to be offered

Total number of shares expected to be offered to existing shareholders: 267.293.322 shares.

The above total number of shares is divided into 02 tranches (the "Tranches" as defined below). The number of shares expected to be offered in each Tranche is as follows:

- Number of shares expected to be offered in Tranche 1 (expected to be carried out in Q3/2026): 150.000.000 shares

- Number of shares expected to be offered in Tranche 2 (expected to be carried out from Q4/2026 to Q2/2027): 117.293.322 shares plus any shares of Tranche 1 not fully distributed (if any)

4. Total value of the shares offered at par value

The total value of the shares offered at par value is: 2.672.933.220.000 VND *(two thousand six hundred and seventy-two billion nine hundred and thirty-three million two hundred and twenty thousand Vietnamese dong)*, comprising:

- Total value at par value of the shares offered in Tranche 1 (expected to be carried out in Q3/2026): 1.500.000.000.000 VND *(one thousand five hundred billion Vietnamese dong)*

- Total value at par value of the shares offered in Tranche 2 (expected to be carried out from Q4/2026 to Q2/2027): 1.172.933.220.000 VND *(one thousand one hundred and seventy-two billion* *nine hundred and thirty-three million two hundred and twenty thousand Vietnamese dong)* plus the par value of any shares of Tranche 1 not fully distributed (if any)

5. Proposed offering price

The offering price is 10.000 VND per share.

6. Pricing method

PGBank's share issuance is offered to existing shareholders. Given the priority nature of the distributees, and having regard to conditions in the securities market, PGBank's capital requirements and the desire to enhance the feasibility of the offering, the 2026 Annual General Meeting of Shareholders held on April 21, 2026 approved an offering price to existing shareholders (applicable to both Tranches) of **10.000** VND per share.

7. Distribution method

Distribution method for existing shareholders: by way of the exercise of subscription rights, comprising 02 Tranches, as follows:

- Issuance ratio for each tranche:

The GMS authorizes PGBank's BoD, on the basis of the actual number of PGBank shares outstanding prior to the implementation date of each tranche, to determine the issuance ratio for each tranche as appropriate to the actual circumstances, ensuring that the number of shares expected to be issued across both tranches does not exceed the maximum number expected to be issued. The issuance ratio for each tranche is determined according to the following formula:

Issuance ratio for Tranche 1 = Number of shares expected to be offered in Tranche 1 / Number of shares outstanding at the expected offering date of Tranche 1

Issuance ratio for Tranche 2 = (Number of shares expected to be offered in Tranche 2 + any shares of Tranche 1 not fully distributed) / Number of shares outstanding at the expected offering date of Tranche 2

In which:

- The issuance ratio for Tranche 1 is: 20,472%.
- Issuance ratio for Tranche 2: PGBank's BoD will determine the issuance ratio for Tranche 2 at the time of implementation of Tranche 2.

- Rights exercise ratio:

The GMS authorizes PGBank's BoD to determine the rights exercise ratio for each Tranche as appropriate to the issuance ratio for that tranche. Specifically:

- Rights exercise ratio for Tranche 1: 100.000: 20.472, under which a shareholder holding 01 share is entitled to 01 right, and every 100.000 rights entitle the holder to purchase 20.472 new shares.

- Rights exercise ratio for Tranche 2: PGBank's BoD will determine the rights exercise ratio for Tranche 2 at the time of implementation of Tranche 2.

- Offerees: existing shareholders whose names appear on PGBank's list of shareholders as of the record date for establishing the list of shareholders entitled to exercise subscription rights for each Tranche, as prepared by VSDC.

- Rounding principle: in respect of fractional shares (if any) arising upon the exercise of rights, and in order to ensure that the number of shares offered in each Tranche is not exceeded, the number of additional shares that a rights-holding shareholder is entitled to purchase will be rounded down to the nearest whole share.

Example: on the record date for the exercise of subscription rights in Tranche 1, shareholder A holds 888 shares and is therefore entitled to 888 subscription rights. The number of additional shares that shareholder A is entitled to purchase is: (888 x 20.472)/100.000 = 181,79 shares. After rounding down to the nearest whole share, the number of shares that shareholder A is entitled to purchase is 181 shares.

- Plan for handling shares not fully distributed:

Shares not fully distributed to existing shareholders in each Tranche (including fractional shares arising from rounding down, shares remaining because shareholders did not exercise their subscription rights, shares remaining unissued for other reasons, and any difference between the total number of shares registered for offering in each Tranche and the total number of shares in respect of which shareholders actually exercised subscription rights in that Tranche). Shares not fully distributed will be offered by the BoD to other investors (including other existing shareholders) at an offering price not lower than the offering price applicable to existing shareholders exercising subscription rights, and in compliance with relevant legal regulations, including but not limited to regulations on the foreign ownership ratio at the Bank; alternatively, the offering may be terminated by decision of the BoD.

Criteria for selecting Investors to whom shares not fully distributed will be offered:

- Domestic organizations and individuals that express interest and the desire to invest in PGBank shares and have sufficient financial capacity to do so.
- Investors capable of contributing to PGBank's development.
- Investors whose business activities do not affect PGBank's interests.

The detailed method for distributing shares not fully distributed is as follows:

- For Tranche 1: shares not fully distributed to existing shareholders in Tranche 1 will be handled as follows: (i) the BoD will further distribute such shares to other investors, and any remaining shares will be added to Tranche 2 for further distribution; or (ii) all shares of Tranche 1 not fully distributed will be added to Tranche 2 for further distribution;

- For Tranche 2: shares not fully distributed to existing shareholders in Tranche 2 will be handled as follows: (i) the BoD will further distribute such shares to other investors, and upon expiry of the further distribution period the BoD will decide to cancel any remaining shares (if any) and to close the offering; or (ii) the BoD will decide to cancel all shares of Tranche 2 not fully distributed and to close the offering.

Shares of each Tranche that are not fully distributed and are offered to other offerees by decision of the Board of Directors will be subject to transfer restrictions for 01 year from the closing date of the offering in accordance with legal regulations, except in the cases provided for in Clause 1, Article 64 of the 2024 Law on Credit Institutions and amending and supplementing documents thereto.[23]

The distribution of shares not fully offered to other investors must satisfy the conditions under the Law on Enterprises, the Law on Securities, Decree No. 155/2020/NĐ-CP and relevant legal regulations, including but not limited to the following conditions:

- Compliance with Clause 2, Article 195 of the 2020 Law on Enterprises: *"A subsidiary may not invest in the purchase of shares in, or contribute capital to, its parent company. Subsidiaries of the same parent company may not jointly contribute capital or purchase shares so as to hold cross-ownership in one another."*.
- Satisfaction of the offering conditions provided for in Article 42 of Decree No. 155/2020/NĐ-CP issued by the Government on December 31, 2020 detailing the implementation of a number of articles of the Law on Securities.

8. Share subscription

- Minimum number of shares to be subscribed for by an investor: not stipulated.

- Period for receiving share subscriptions: after the State Securities Commission of Vietnam has granted the Certificate of Registration for the Public Offering of Additional Shares, PGBank will officially announce the share subscription period in the Notice of Share Offering (Issuance Notice)

[23] Clause 1, Article 64 of the Law on Credit Institutions provides as follows: "Individual shareholders, and institutional shareholders whose authorized representative of contributed capital in a credit institution is a member of the Board of Directors, a member of the Board of Supervisors, or the Chief Executive Officer (CEO) of such credit institution, shall not be permitted to transfer their shares during their term of office.
The authorized representative of contributed capital stipulated in this Clause shall not include representatives of state-contributed capital in credit institutions."

for each Tranche and will ensure that the share subscription period for each Tranche is at least 20 (twenty) days in accordance with securities law.

Tranche 2 may only be carried out after Tranche 1 has been completed and after PGBank has received written approval from the State Securities Commission of Vietnam for the implementation of Tranche 2. The interval between Tranche 2 and Tranche 1 shall not exceed 12 months.

- Method of handling cases in which the number of shares subscribed for does not reach the minimum level (if any): none.

- Subscription method:

+ ***For shareholders whose shares are deposited***: shareholders carry out the share subscription procedures through the securities company at which they have opened their securities trading account.

+ ***For shareholders whose shares are not deposited***: shareholders carry out the share subscription procedures at Prosperity and Growth Commercial Joint Stock Bank:

- ✓ Address: Office of the Board of Directors – Prosperity and Growth Commercial Joint Stock Bank – Floors 4, 5 and 6, Thanh Cong Building, Land Lot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City.
- ✓ Telephone: 024 62811298

- Payment method:

+ ***For shareholders whose shares are deposited***: payment by bank transfer or other form at the depository member at which the account is opened.

+ ***For shareholders whose shares are not deposited***: payment by transfer to the escrow account of Prosperity and Growth Commercial Joint Stock Bank specified in Section 12 – Part VII of this Prospectus.

Upon expiry of the prescribed period, subscription rights in respect of which subscription has not been registered automatically lapse.

- Transfer of subscription rights: existing shareholders whose names appear on the list of securities holders allocated subscription rights provided by VSDC are entitled to transfer their subscription rights to another person (one or more persons) within the prescribed period.

Subscription rights may be transferred only 01 (one) time *(the transferee may not transfer them to a third party)*. The transferor and the transferee shall agree between themselves the transfer price and payment and shall be responsible for performing the obligations prescribed in connection with the transfer.

Example: on the record date, shareholder A holds 200 shares and is therefore entitled to 200 subscription rights. Shareholder A may transfer 100 subscription rights to investor B and 100 subscription rights to investor C. Investors B and C may not further transfer the subscription rights to a third party.

- Obligations of the Shareholder/transferee of subscription rights:

+ The Shareholder/transferee of subscription rights must fully perform the obligations of a shareholder in accordance with the Law on Credit Institutions in effect and the relevant guiding documents.

+ The Shareholder/transferee is responsible before the law for the legality of the source of funds used to purchase the shares and is responsible for providing documents and materials relating to the source of those funds at the request of PGBank or the competent State authority (if so requested).

+ Not to use credit provided by credit institutions or foreign bank branches to pay for the purchase of shares in PGBank.

+ Not to purchase PGBank shares in the name of another individual or organization in any form, except where entrusted in accordance with legal regulations.

+ Where acting as an entrusted investor on behalf of another individual or organization, the Shareholder/transferee of subscription rights must provide PGBank with information on the beneficial owner of the shares held under the investment entrustment at PGBank. PGBank is entitled to suspend the status and rights of a shareholder where it discovers that the Shareholder/transferee has not provided accurate information on the beneficial owner of the shares.

+ To be responsible for complying with the provisions of the Law on Credit Institutions in effect on limits on shareholdings of shareholders, and of shareholders together with their related persons, and for complying with the provisions on major shareholders and related persons of major shareholders.

+ To fully perform the information disclosure obligations in accordance with legal regulations (where subject to the disclosure obligations provided for in Circular No. 96/2020/TT-BTC) and amending and supplementing documents thereto, and to bear full responsibility for the performance of those disclosure obligations.

9. Expected share distribution schedule

The shares will be distributed to shareholders after the State Securities Commission of Vietnam has granted PGBank the Certificate of Registration for the Public Offering of Additional Shares. The total number of shares expected to be offered to existing shareholders is 267.293.322 shares, divided into 02 Tranches with the following expected timing:

- Tranche 1: expected to be carried out in Q3/2026.
- Tranche 2: expected to be carried out from Q4/2026 to Q2/2027.

Tranche 2 may only be carried out after Tranche 1 has been completed and after PGBank has received written approval from the State Securities Commission of Vietnam for the implementation of Tranche 2. The interval between Tranche 2 and Tranche 1 shall not exceed 12 months.

The expected share distribution period for each Tranche shall not exceed 90 days. If, for objective reasons, the public distribution of the shares cannot be completed within that period, PGBank will request the State Securities Commission of Vietnam to consider extending the share distribution period, by no more than 30 days.

The expected timetable for the distribution of shares to shareholders in each Tranche is as follows:

No.	Task	Expected timing (*)
1	The SSC grants the Certificate of Registration for the Public Offering of Shares (for Tranche 1); or The SSC issues a document on the updating of the Tranche 2 share offering dossier (for Tranche 2)	T
2	Notification to VSDC of the record date for the list of shareholders entitled to exercise subscription rights	T+1 to T+3
3	Disclosure of information on the offering in the mass media in accordance with regulations	T+1 to T+7
4	Record date for the exercise of rights	T+17
5	Receipt of the consolidated list of holders allocated subscription rights	T+19 to T+20
6	Shareholders receive notification of their subscription rights	T+21 to T+23
7	Shareholders transfer their subscription rights (if any)	T+24 to T+40
8	Shareholders subscribe for and pay for the shares (a minimum of 20 days for investors to subscribe for the shares)	T+24 to T+45
9	VSDC sends the consolidated list of investors subscribing for the additional shares and transfers the funds to the escrow account	T+46 to T+55
10	The BoD distributes any shares not fully distributed (if any)	T+56 to T+70
11	Reporting of the offering results to the SSC	T+71 to T+73
12	Submission of the dossier for additional securities registration and additional trading registration for the newly issued shares	T+76 to T+106
13	The newly issued shares officially commence trading	T+107 to T+115

Note: *(*)* This is the expected share distribution timetable, and depending on actual circumstances PGBank may adjust the share distribution timetable for each Tranche as appropriate.

Prior to the implementation of Tranche 2, PGBank will send a written notification/report to the State Securities Commission of Vietnam on the plan for implementing the Tranche 2 share offering and update any changes to PGBank's information compared with this Prospectus (if any).

The specific offering period for each Tranche will be announced by PGBank in the Issuance Notice for that tranche after the State Securities Commission of Vietnam has approved the offering.

10. Method of exercising rights (in the case of an offering of preference shares)

PGBank's offering is an offering of ordinary shares and is not an offering of preference shares.

11. Restrictions relating to the transfer of shares

The additional shares offered to existing shareholders are not subject to transfer restrictions.

Shares of each Tranche that are not fully distributed and are offered to other offerees by decision of the Board of Directors will be subject to transfer restrictions for 01 year from the closing date of the offering in accordance with legal regulations, except in the cases provided for in Clause 1, Article 64 of the 2024 Law on Credit Institutions and amending and supplementing documents thereto.

12. Blocked account for receiving funds for share purchases

- Account holder: Prosperity and Growth Commercial Joint Stock Bank.
- Escrow account number: 1060806688.
- At: Joint Stock Commercial Bank for Foreign Trade of Vietnam – Hanoi Branch.

13. Opinion of the competent authority on the Issuer's charter capital increase

On May 20, 2026, the State Bank of Vietnam issued document No. 4145/NHNN-QLGS approving PGBank's charter capital increase. The Governor of the State Bank of Vietnam (SBV) gave the following opinion:

1. Approval is given for PGBank to increase its charter capital by a maximum of a further 3.184.123.920.000 VND (three thousand one hundred and eighty-four billion one hundred and twenty-three million nine hundred and twenty thousand Vietnamese dong) by way of the issuance of shares for the payment of dividends out of accumulated undistributed profit of up to 511.190.700.000 VND (five hundred and eleven billion one hundred and ninety million seven hundred thousand Vietnamese dong) and the public offering of shares to existing shareholders of up to 2.672.933.220.000 VND (two thousand six hundred and seventy-two billion nine hundred and thirty-three million two hundred and twenty thousand Vietnamese dong), in accordance with the charter capital increase plan approved by PGBank's 2026 Annual General Meeting of Shareholders in Resolution No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026 and by PGBank's Board of Directors in Resolution No. 105/2026/NQ-HĐQT dated April 23, 2026.

2. PGBank is required:

+ To carry out the charter capital increase referred to in point 1 above in accordance with the law, including compliance with the limits on shareholdings of shareholders, and of shareholders together with their related persons, provided for in the 2024 Law on Credit Institutions (as amended and supplemented) (the 2024 Law on CIs) and the SBV's guiding documents, following the capital increase.

+ PGBank may only carry out the capital increase referred to in point 1 above where it complies with prevailing legal regulations.

+ To notify in writing the investors purchasing PGBank shares to fully perform the obligations of a shareholder in accordance with Article 62 of the 2024 Law on CIs, Article 12 of Circular No. 50/2025/TT-NHNN dated December 24, 2025 of the Governor of the SBV providing for the dossiers and procedures for approving certain changes at commercial banks and foreign bank branches, and other relevant legal instruments, noting in particular that investors must:

- Be responsible before the law for the legality of the funds used to contribute capital to, purchase or receive the transfer of shares in PGBank; not use funds provided as credit by credit institutions or foreign bank branches, or funds raised through the issuance of corporate bonds, to purchase or receive the transfer of PGBank shares; not contribute capital to or purchase PGBank shares in the name of another individual or legal entity in any form, except where entrusted in accordance with legal regulations; and, where a shareholder acts as an entrusted investor on behalf of another organization or individual, provide PGBank with information on the beneficial owner of the shares held under the investment entrustment at PGBank. PGBank is entitled to suspend the shareholder rights of shareholders acting as entrusted investors where such shareholders fail to provide information, or provide incomplete or inaccurate information, on the beneficial owner of the shares.
- Be responsible for complying with the provisions of the 2024 Law on CIs on limits on shareholdings of shareholders, and of shareholders together with their related persons.
- Be responsible for complying with legal regulations on major shareholders, and on major shareholders together with their related persons.

+ Following completion of the share issuance in accordance with the law, PGBank shall carry out the procedures to amend and supplement its License in accordance with the SBV's guiding documents and other relevant legal instruments.

14. Cancellation of the offering

The proceeds from the offering will not be used to implement a project, and as this is an offering to existing shareholders in proportion to their ownership, it does not fall within the cases in which an offering is cancelled for failure to achieve a minimum successful offering ratio of 70%.

15. Measures to ensure compliance with regulations on foreign ownership

- The maximum foreign ownership ratio at PGBank (pursuant to document No. 4555/UBCK-PTTT dated July 19, 2022 of the State Securities Commission of Vietnam) is 30%.
- According to the list of shareholders as of the record date of June 30, 2026 provided to PGBank by VSDC, the total shareholding of foreign investors in PGBank prior to the capital increase is 0,001%.
- PGBank undertakes to ensure compliance with legal regulations on the shareholding ratio of foreign investors before, during and after the public offering of shares to existing shareholders, and accepts responsibility in the event of any breach of this undertaking. In order to ensure that the share issuance complies with the regulations on foreign ownership in respect of the offering of shares to existing shareholders:
  - Existing shareholders may transfer their subscription rights only to domestic organizations and individuals.
  - Any shares not fully distributed to existing shareholders, if further distributed, will be distributed only to domestic organizations and individuals.

16. Relevant taxes

16.1. For the Bank

❖ **Corporate income tax (CIT)**

Pursuant to the Law on Corporate Income Tax No. 67/2025/QH15 issued by the National Assembly on June 14, 2025, the Bank's CIT rate is 20%, applicable from October 1, 2025.

❖ **Other taxes**

Other taxes: the Bank declares and pays these in accordance with regulations.

16.2. For Investors and shareholders of the Bank

a) For individual Investors

❖ **Income from the transfer of securities:**

- For domestic investors: income from the transfer of securities is subject to a tax rate of 0,1% on the transfer price of the securities for each transfer, pursuant to Article 54 of Decree No. 253/2026/NĐ-CP dated June 30, 2026.
- For foreign investors (resident or non-resident): income from the transfer of securities is subject to personal income tax at a rate of 0,1% on the transfer price, pursuant to Article 23 of the 2025 Law on Personal Income Tax.

❖ **Income from dividends:**

- Pursuant to Decree No. 253/2026/NĐ-CP dated June 30, 2026, an individual's income from dividends is determined to be income from capital investment and is subject to tax at a full rate of 5%.
- Where an investor receives dividends in cash, personal income tax is calculated as the dividend paid on each occasion multiplied by the tax rate of 5%. Where an individual receives dividends in shares, or where an individual who is an existing shareholder receives shares issued out of equity, the individual is not yet required to pay personal income tax on income from capital investment upon receipt of the shares. Upon transfer of those shares, the individual must pay personal income tax on the income from capital investment that was not paid at the time of receipt of the share dividend or of the shares issued out of equity; and at the same time the individual must pay personal income tax on the income from the transfer of securities in accordance with regulations. Where shares of the same class are transferred, personal income tax on income from capital investment must be paid until the shares received in lieu of dividends and the shares issued out of equity have been exhausted.

b) For institutional Investors

❖ **Income from the transfer of securities:**

- For domestic organizations: pursuant to the Law on Corporate Income Tax No. 67/2025/QH15 dated June 14, 2025, income from the transfer of capital and the transfer of securities constitutes other income and is subject to CIT at a rate of 20%.
- For foreign enterprises and foreign organizations conducting production and business activities in Vietnam otherwise than under the Law on Enterprises and the Law on Investment, income from the transfer of securities is subject to a tax rate of 0,1% on taxable revenue.

❖ **Income from dividends:**

Income exempt from tax pursuant to Clause 7, Article 4 of the 2025 Law on Corporate Income Tax.

17. Information on undertakings

- PGBank's Board of Directors undertakes that: all of the newly issued shares will be additionally registered with the Vietnam Securities Depository and Clearing Corporation and additionally registered for trading on the Hanoi Stock Exchange following the closing of each Tranche. The Issuer undertakes to complete the dossier for registration of the shares for trading within 30 days from the closing date of each Tranche.

-PGBank's Board of Directors undertakes to ensure compliance with the maximum foreign ownership ratio at the Bank of 30% throughout the implementation of the public offering of additional shares to existing shareholders.

-PGBank undertakes that it is not subject to criminal prosecution and has not been convicted of any offence infringing economic management order for which the criminal record has not been expunged, thereby satisfying Point e, Clause 1, Article 15 of the Law on Securities.

- PGBank undertakes that the distribution of shares not fully distributed to other investors must satisfy the conditions provided for in Article 195 of the Law on Enterprises, Article 42 of Decree No. 155/2020/NĐ-CP and relevant legal regulations.

18. Information on other securities offered or issued in the same offering

None.

VIII. PURPOSE OF THE OFFERING

The proceeds from the public offering of additional shares to existing shareholders, expected to amount to 2.672.933.220.000, VND will be used for the purpose of supplementing business capital, serving credit extension requirements so as to increase the Bank's scale of operating capital in order to meet its business growth objectives for 2026 and subsequent years, in accordance with the legal regulations applicable to credit institutions.

IX. PLAN FOR THE USE OF PROCEEDS FROM THE OFFERING

The entire proceeds from the public offering of additional shares to existing shareholders to increase charter capital (comprising 02 Tranches) are expected to amount to 2.672.933.220.000 VND *(in words: two thousand six hundred and seventy-two billion nine hundred and thirty-three million two hundred and twenty thousand Vietnamese dong)*. The use of proceeds of each Tranche is allocated in order of priority from top to bottom and is expected to be applied as follows:

Table 35: Plan for the Use of Proceeds from the Offering

Unit: VND

Tranche	Use of proceeds	Amount to be used (expected)	Period of use (expected)
Tranche 1	**Lending to meet customers' funding needs, specifically:**	**1.500.000.000.000**	**2026 - 2028**
	- Lending to small and medium-sized enterprise (SMEs) customers	1.000.000.000.000	2026 - 2028
	- Lending to large corporate customers	500.000.000.000	2026 - 2028
Tranche 2	**Lending to meet customers' funding needs, specifically:**	**1.172.933.220.000**	**2027 - 2028**
	- Lending to small and medium-sized enterprise (SMEs) customers	700.000.000.000	2027 – 2028

Tranche	Use of proceeds	Amount to be used (expected)	Period of use (expected)
	- Lending to large corporate customers	472.933.220.000	2027 – 2028
	Total	**2.672.933.220.000**	

PGBank's Board of Directors is entitled, at its own initiative, to adjust, balance and allocate the proceeds from the offering among the purposes for which the capital is to be used in a reasonable manner, depending on actual circumstances and with a view to efficiency and to the interests of the Bank and its shareholders, in accordance with legal regulations and with the charter capital increase plan approved by the 2026 Annual General Meeting of Shareholders.

Where the proceeds from the offering are insufficient to cover all of the intended purposes, the Bank may use lawfully borrowed funds, ensuring compliance with the regulations on the Bank's prudential capital adequacy ratios and with relevant legal regulations.

X. PARTNERS INVOLVED IN THE OFFERING

1. Partners involved in the public offering

1.1. Audit organization

Organization auditing/reviewing the Financial Statements for 2024 and 2025 and the Interim Financial Statements for 2026:

DELOITTE VIETNAM AUDIT COMPANY LIMITED

Head office: 15th Floor, Vinaconex Building, 34 Lang Ha, Lang Ward, Hanoi City

Telephone: 024 7105 0000 Fax: 024 6288 5678

Website: https://www.deloitte.com/vn

Organization auditing the report on the use of proceeds from the most recent offering:

UHY AUDITING AND CONSULTING COMPANY LIMITED

Head office: 5th Floor, Building B2, Roman Plaza, To Huu Street, Dai Mo Ward, Hanoi City

Telephone: 024 5678 3999

Website: https://uhy.vn/

1.2. Advisory organization

MB SECURITIES JOINT STOCK COMPANY

Head office: Area 1 – 7th-8th Floors, MB Building, 21 Cat Linh, O Cho Dua Ward, Hanoi City

Telephone: 024 3755 6688 Fax: 024 3726 2601

Website: https://mbs.com.vn/

2. Opinion of the advisory organization on the public offering

In our capacity as the Advisory Organization, we have participated in the preparation of this Prospectus together with the Issuer. Accordingly, we wish to note that the contents presented, including but not limited to the figures, information, images and statistics within the scope of this document, have been provided by the Issuer itself, and that we have not carried out any verification, evaluation, review, cross-check or tracing of the origin, accuracy, truthfulness, comprehensiveness, completeness or reliability of such information and data.

The contents presented in this Prospectus are of a summary nature only, for the information and reference of investors. We recommend that investors carry out their own research, evaluation and analysis of investment opportunities and risks and make their own investment decisions consistent with each investor's investment risk appetite, investment strategy and financial plan at any given time.

This Prospectus, together with the other documents relating to the Issuer's offering and the opinions of the Advisory Organization, does not constitute analysis or investment recommendation material and does not, in any manner or form whatsoever, provide guidance or imply any investment recommendation, nor does it guarantee the value of the securities at any time.

Investors must carry out their own analysis, evaluation and research and make their own investment decisions consistent with their objectives, risk appetite and investment strategy.

3. Opinions of experts on the offering

None.

XI. OTHER IMPORTANT INFORMATION THAT MAY AFFECT INVESTORS' DECISIONS

None.

XII. DATE, SIGNATURES AND SEALS OF THE REPRESENTATIVES OF THE ISSUER (CHAIRMAN OF THE BOARD OF DIRECTORS, CHIEF EXECUTIVE OFFICER, CHIEF ACCOUNTANT) AND OF THE ADVISORY ORGANIZATION

Hanoi, September 11, 2026

REPRESENTATIVE OF THE ISSUER

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK

CHAIRWOMAN OF THE BOARD OF DIRECTORS

(Signed and sealed)

Cao Thi Thuy Nga

CHIEF EXECUTIVE OFFICER	**CHIEF ACCOUNTANT**
(Signed)	(Signed)
Nguyen Van Huong	**Vuong Ngoc Lien**

Hanoi, September 11, 2026

REPRESENTATIVE OF THE ADVISORY ORGANIZATION
MB SECURITIES JOINT STOCK COMPANY
ACTING DIRECTOR OF THE INVESTMENT BANKING SERVICES DIVISION

(Signed and sealed)

Le Thi Thu Hien

XIII. APPENDICES

1. Enterprise Registration Certificate No. 1400116233 issued by the Department of Planning and Investment of Hanoi City, 25th amendment registered on April 10, 2024.
2. License for Establishment and Operation No. 42/GP-NHNN dated June 16, 2021 of the Governor of the State Bank of Vietnam, issued on June 16, 2021; Decision No. 1576/QĐ-NHNN dated July 7, 2026 of the State Bank of Vietnam on the amendment of the charter capital provisions in PGBank's License for Establishment and Operation.
3. Resolution of the 2026 Annual General Meeting of Shareholders No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026 on the approval of PGBank's charter capital increase plan; Submission No. 05/2026/TTr-HĐQT dated April 21, 2026 on PGBank's charter capital increase plan.
4. Resolution No. 105/2026/NQ-HĐQT dated April 23, 2026 of the Board of Directors on the implementation of PGBank's charter capital increase.
5. Resolution No. 162/2026/NQ-HĐQT dated 03/8/2026 of the Board of Directors on the approval of the issuance ratio and the rights exercise ratio for Tranche 1 and on the approval of the detailed plan for the use of proceeds from the offering of shares to existing shareholders.
6. Resolution No. 163/2026/NQ-HĐQT dated 03/8/2026 of the Board of Directors approving the dossier for registration of the public offering of additional shares.
7. Document No. 4145/NHNN-QLGS dated May 20, 2026 of the State Bank of Vietnam on PGBank's charter capital increase.
8. PGBank's Charter.
9. PGBank's audited Financial Statements for 2024 and 2025 and the accompanying authorization for signing the financial statements.
10. PGBank's reviewed Interim Financial Statements for 2026.
11. Audited Report on the use of proceeds from the public offering of shares to existing shareholders pursuant to Resolution of the GMS No. 04/2025/NQ-ĐHĐCĐ dated July 22, 2025 (for the period from March 9, 2026 to May 4, 2026).

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