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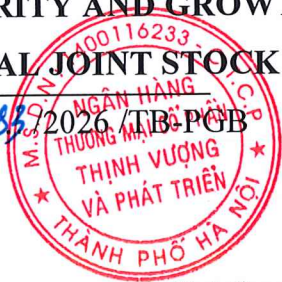
**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No. ~~283~~ 2026/TB-PGB

Hanoi, September 23th 2026



NOTICE

Public offering of shares (Tranche 1)

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

I. About the Issuer

1. Name of the Issuer (fullname): PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
2. Abbreviation: PGBANK
3. Headquarter: Floors 4, 5, and 6, Thanh Cong Building, Plot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi.
4. Phone number: (84.24) 6281 1298
Fax number: (84.24) 6281 1298
Website: <https://www.pgbank.com.vn/>
5. Charter capital: VND 7,327,022,360,000 (Seven thousand three hundred twenty-seven billion twenty-two million three hundred sixty thousand Vietnamese dong).
6. Ticker code: PGB.
7. Payment account opened at: State Bank of Vietnam Transaction Department
Account number: 120065
8. Business registration certificate No. 1400116233 issued by the Hanoi Department of Planning and Investment, initially issued on November 29, 1993 and amended for the 25th time on April 10, 2024.
 - Main business line: Monetary intermediation. Industry code: 6419
 - Main products/services:
 - Accepting deposits: Demand deposits, term deposits, savings deposits and other types of deposits;
 - Granting credit in the following forms: Loans; Discounting and rediscounting of negotiable instruments and other valuable papers; Bank guarantees; Issuance of credit cards; Domestic factoring;
 - Opening payment accounts for customers;



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- Providing domestic payment services: Providing payment instruments; Performing payment services for 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 State Bank of Vietnam; Opening accounts at other credit institutions or branches of foreign banks;
- Organizing internal payment systems and participating in the national interbank payment system;
- Providing cash management services, banking and financial consulting; asset management and safekeeping services, safe deposit box rental;
- Providing corporate financial advisory services, advisory services for the purchase, sale, consolidation and merger of enterprises, and investment advisory services;
- Participating in bidding for, and purchasing and selling, Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills and other valuable papers in the money market;
- Purchasing and selling Government bonds and corporate bonds;
- Providing 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 State Bank of Vietnam;
- Borrowing capital from the State Bank of Vietnam in the form of refinancing in accordance with the Law on the State Bank of Vietnam and guidance of the State Bank of Vietnam;
- Borrowing, lending, depositing and receiving deposits of funds from credit institutions, foreign bank branches, and domestic and foreign financial institutions in accordance with applicable laws and guidance of the State Bank of Vietnam;
- Contributing capital and purchasing shares in accordance with the law and guidelines of the State Bank of Vietnam;
- Entrusting, accepting entrustment and acting as an agent in areas related to banking activities, insurance business and asset management in accordance with applicable laws and guidance of the State Bank of Vietnam;
- Conducting and providing foreign exchange services in the domestic and international markets within the scope prescribed by the State Bank of Vietnam;
- Providing commodity price derivative products;
- Purchasing debts;

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- Other activities (subject to approval by the State Bank of Vietnam).9. Establishment and operation license number: No. 42/GP-NHNN dated June 16, 2021; issued by the State Bank of Vietnam to PGBank and subsequent amendments.

9. Establishment and Operation License No. 42/GP-NHNN dated June 16, 2021, issued by the State Bank of Vietnam to PGBank, as amended from time to time.

II. Purpose of the offering

The proceeds from the share issuance, estimated at VND 2,672,933,220,000, will be used to supplement the Bank's working capital and meet customers' funding needs, thereby increasing the Bank's operating capital to achieve its business growth objectives in 2026 and subsequent years, in accordance with the applicable laws and regulations governing credit institutions.

III. Offering Plan

1. Stock name: Share of Prosperity and Growth Commercial Joint Stock Bank.
2. Type of stock: Ordinary stock.
3. Number of shares offered: 267,293,322 shares. including:
 - Number of shares offered by the issuing organization: 267,293,322 shares (*Two hundred sixty-seven million two hundred ninety-three thousand three hundred twenty-two shares*);
 - Number of shares offered to shareholders/owners/members: 0 shares (*No shares*).

The total number of 267,293,322 shares mentioned above was issued in 2 tranches. specifically:

- Number of shares issued in Tranche 1: 150,000,000 shares
 - Number of shares issued in Tranche 2: 117,293,322 shares + number of unsold shares from Tranche 1 (if any)
4. Offering price: 10,000 VND/share.
 5. Total capital raised: VND 2,672,933,220,000 (*Two trillion six hundred seventy-two billion nine hundred thirty-three million two hundred twenty thousand Vietnamese dong*), of which:
 - The value of capital raised by the Issuer: VND 2,672,933,220,000 (*Two trillion six hundred seventy-two billion nine hundred thirty-three million two hundred twenty thousand Vietnamese dong*);
 - Value of capital raised from shareholders/owners/members: 0 VND (*Zero Vietnamese dong*).
 6. Method of distribution: Through the exercise of rights by existing shareholders, as detailed in the Prospectus.
 7. Minimum number of subscriptions: No requirement.
 8. Registration period for purchasing shares of Tranche 1: From 15/10/2026 to 04/11/2026.
 9. Location for registering to purchase shares of Tranche 1:

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- **For shareholders whose shares have been deposited with the Vietnam Securities Depository and Clearing Corporation (VSDC):** Shareholders shall complete the procedures for registering to purchase shares through the securities company where they maintain their securities trading accounts.
- **For shareholders whose shares have not been deposited with VSDC:** Shareholders shall complete the procedures for registering to purchase shares at Prosperity and Growth Commercial Joint Stock Bank:
 - ✓ Address: Board of Directors Office - Prosperity and Development Commercial Bank - 6th Floor. Thanh Cong Building. P-D17 plot, Cau Giay Urban Area, Cau Giay Ward, Hanoi.
 - ✓ Phone: 024.62811298. Email address: vphdqt@pgbank.com.vn

10. Period for receiving payment for shares of Tranche 1: From 15/10/2026 to 04/11/2026.

11. Blocked account receives funds for stock purchases:

- Account holder: Prosperity and Growth Commercial Joint Stock Bank.
- Account number: 1060806688.
- Opened at: Vietnam Foreign Trade Commercial Joint Stock Bank - Hanoi Branch.

12. Related organizations:

- Consulting organization:

MB SECURITIES JOINT STOCK COMPANY

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

Phone number: (84 24) 7304 5688

Fax: (84 24) 3726 2601

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

- Audit organization:

DELOITTE VIETNAM AUDIT COMPANY LIMITED

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

Phone number: (84 24) 7105 0000

Fax: (84 24) 6288 5678

Website: www.deloitte.com/vn

13. Location for publication of the Prospectus:

Prosperity and Growth Commercial Joint Stock Bank

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

Phone: (84.24) 6281 1298

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

MB Securities Joint Stock Company

Address: Area 1 - Floors 7-8. MB Building. 21 Cat Linh Street, O Cho Dua, Hanoi.

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Phone: (84 24) 7304 5688.

Website : www.mbs.com.vn

14. Responsibilities of investors purchasing shares in Prosperity and Growth Commercial Joint Stock Bank: Investors purchasing shares of Prosperity and Growth Commercial Joint Stock Bank (PGBank) must fulfill all shareholder obligations in accordance with Article 62 of Law on Credit Institutions 2024, Article 12 of Circular No. 50/2025/TT-NHNN dated December 24, 2025 of the Governor of the State Bank of Vietnam regulating the dossier and procedures for approving certain changes of commercial banks and branches of foreign banks, and các other relevant legal documents, noting that investors must:

- Shareholders are legally responsible for the legality of their capital contributions, purchases, and transfers of shares in PGBank; they are prohibited from using funds provided by credit institutions, branches of foreign banks, or funds from corporate bond issuances to purchase or receive the transfer of shares of PGBank; they are not allowed to contribute capital or purchase shares of PGBank under the name of another individual or legal entity in any form, except in cases of entrustment as stipulated by law; shareholders receiving investment entrustment from other organizations or individuals must provide PGBank with information about the true owner of the shares for which they receive investment entrustment in PGBank. PGBank has the right to suspend the shareholder rights of shareholders receiving investment entrustment if these shareholders fail to provide information or provide incomplete or inaccurate information about the true owner of the shares.
- Responsible for complying with the provisions of the Law on Credit Institutions 2024 regarding shareholding limits for shareholders, shareholders and related parties.
- Responsible for complying with legal regulations regarding major shareholders, major shareholders and related parties.

Hanoi, September 23th, 2026

PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE

(Signed and sealed)

CAO THI THUY NGA