



Hanoi, April 21, 2026

MINUTES

OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS PROSPERITY AND DEVELOPMENT JOINT STOCK COMMERCIAL BANK

Today, at 08:30, Tuesday, April 21, 2026, at Lotus 1 Meeting Room, The Five Residences Hanoi Hotel, No. 345 Doi Can Street, Ngoc Ha Ward, Hanoi, the General Meeting of Shareholders of Prosperity and Growth Commercial Joint Stock Bank convened the 2026 Annual General Meeting of Shareholders, with details as follows:

A. GENERAL INFORMATION

Bank name	: PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK (PGBank)
Head office address	: floors 4, 5, 6, Thanh Cong Building, Land Lot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City.
Establishment and operation license	: No. 42/GP-NHNN dated June 16, 2021 issued by the State Bank of Vietnam.
Enterprise registration number	: No. 1400116233 under the Enterprise Registration Certificate of a Joint Stock Company issued by the Business Registration Office – Department of Planning and Investment of Hanoi, first registered on November 29, 1993, 25th amendment registered on April 10, 2024.

B. ATTENDEES

1. Shareholders and authorized representatives of shareholders entitled to attend the Meeting;
2. Representatives of the Banking Supervision Agency – State Bank of Vietnam; Representatives of the State Bank of Vietnam – Region I Branch;
3. Members of the Board of Directors, members of the Board of Supervisors, and members of the Executive Board of PGBank.

C. AGENDA, CONTENTS AND PROCEEDINGS OF THE MEETING (THE MEETING)

- I. Approval of the results of verification of shareholder eligibility by the Shareholder Eligibility Verification Committee at the time of opening of the 2026 Annual General Meeting of Shareholders (the Meeting) (with attached Minutes), as follows:

Ms. Dinh Thuy Tram – Member of the Board of Supervisors – Head of the Shareholder Eligibility Verification Committee presented the Minutes of verification of shareholder eligibility, specifically as follows:

1. The total number of Shareholders of the Bank entitled to attend the General Meeting according to the Shareholder List finalized as at March 10, 2026 is: **9,748** shareholders, representing a total of **681,587,608** shares, equivalent to **100%** of the total voting rights.
2. The total number of Shareholders and authorized representatives of Shareholders attending the Meeting at this time with valid eligibility is: **33** persons, representing **606,208,880** shares, equivalent to **88,941%¹** of the total voting rights.

(The list of registered Shareholders and their representatives attending the Meeting, together with the corresponding number of shares and voting rights, is attached to these Minutes).

Pursuant to the applicable regulations of law and the Charter of Prosperity and Growth Commercial Joint Stock Bank (PGBank), the 2026 Annual General Meeting of Shareholders of PGBank is duly qualified to proceed.

Ms. Cao Thi Thuy Nga – Chairwoman of the BOD: Delivered the opening remarks and chaired the Meeting.

II. Approval of the Presidium, the Vote Counting Committee, appointment of the Secretariat, and approval of the Regulation on Organization of the 2026 Annual General Meeting of Shareholders, and the Meeting Agenda of the 2026 Annual General Meeting of Shareholders.

1. The General Meeting of Shareholders voted and approved the composition of the Presidium with **100%** approval. The specific members are as follows:
 - Ms. Cao Thi Thuy Nga – Chairwoman of the Board of Directors – Chairperson;
 - Mr. Tran Ngoc Dung – Head of the Board of Supervisors – Member;
 - Mr. Nguyen Van Huong – Member of the Board of Directors cum Chief Executive Officer – Member.
2. The Presidium appointed the Secretariat with the following members:
 - Ms. Pham Bich Lien – Head;
 - Mr. Do Duy Tan – Member;
 - Mr. Nguyen Trung Kien – Member;
 - Ms. Nguyen Thi Thu Nga – Member.
3. The General Meeting of Shareholders voted and approved the composition of the Vote Counting Committee with **100%** approval. The specific members are as follows:
 - Ms. Dinh Thuy Tram – Member of the Board of Supervisors – Head;
 - Ms. Lai Thi Giang – Member;
 - Ms. Nguyen Huyen Trang – Member;
 - Mr. Tran Van Liem – Member;
 - Mr. Nguyen Chau Quang – Member;

¹ The percentages in this Minutes shall be rounded to three decimal places.

- Ms. Ta Quynh Hoa – Member.
- 4. The General Meeting of Shareholders voted and approved the Regulation on Organization of the 2026 Annual General Meeting of Shareholders of PGBank with **100%** approval.
- 5. The General Meeting of Shareholders voted and approved the Meeting Agenda of the 2026 Annual General Meeting of Shareholders of PGBank with **100%** approval..

III. Contents of the General Meeting

1. The Presidium presented the reports and submissions to the General Meeting, specifically as follows:

- 1.1. Ms. Cao Thi Thuy Nga presented the Report of the BOD on the operating results for 2025 and the business orientation for 2026.
- 1.2. Mr. Nguyen Van Huong presented the Report of the Chief Executive Officer on the operating results for 2025 and the business plan for 2026.
- 1.3. Mr. Tran Ngoc Dung presented the Report of the BOS on the operating results for 2025 and the business orientation for 2026.
- 1.4. Mr. Tran Ngoc Dung presented: the Submission on the finalization of the operating budget of the BOD and the BOS for 2025 and the approval of the operating budget of the BOD and the BOS for 2026; the Submission on the selection of an independent auditing firm; and the Submission on the amendments to the Charter and the Regulation on organization and operation of the BOS.
- 1.5. Mr. Nguyen Van Huong presented: the Submission on the approval of the audited financial statements for 2025 and the profit distribution plan and the Submission on the approval of the business plan for 2026.
- 1.6. Mr. Vuong Phuc Chinh presented: the Submission on the approval of the plan to increase PGBank's charter capital; the Submission on the approval of capital contribution and share acquisition in an entity for such entity to become a subsidiary or an associate of PGBank and the Submission on updating and adjusting the proposed remedial plan in case of early intervention.

(The detailed contents of the reports and submissions are attached to these Minutes).

2. Opinions and discussions at the General Meeting

The General Meeting conducted discussions, and the Presidium addressed questions from Shareholders, specifically as follows:

- 2.1. Ms. Cao Thi Thuy Nga delivered remarks and invited Shareholders to present their opinions and comments.
- 2.2. Shareholders provided questions, comments, and the Presidium responded fully to all questions, specifically as follows:

During the discussion session, Shareholders focused on six key groups of issues, including long-term development strategy, business performance in 2025, adaptability to market volatility, implementation plan for 2026 targets, business performance in Q1/2026, and technology investment orientation. Details are as follows:

2.2.1. Key questions raised by Shareholders focused on the following groups of issues:

i. Long-term development strategy and differentiation orientation

Shareholders requested the Management to clarify PGBank's long-term development strategy, with emphasis on competitive positioning, growth drivers, and differentiating factors compared to peer banks of similar scale. Key areas of interest include the Bank's ability to sustain growth on a digital foundation, expand scale in parallel with risk management, and enhance operational efficiency.

ii. Reasons for not achieving the 2025 profit target

Shareholders acknowledged the positive business growth in 2025; however, they requested the Executive Board to clarify the reasons for not achieving the profit target approved by the GMS. Areas of concern include the impact of market conditions, the Bank's prudent growth policy, and provisioning activities on the full-year profit results.

iii. Response plan in the context of market volatility

Shareholders raised concerns regarding PGBank's adaptability to an increasingly complex global economic, financial, and geopolitical environment, along with pressure on credit growth and intense competition in the banking sector. The key focus is on solutions to maintain growth, control risks, expand the customer base, and ensure operational safety amid multiple uncertainties.

iv. Solutions to achieve the 2026 business targets

Shareholders requested the Management to clarify the basis and roadmap for achieving the significantly higher profit target for 2026 compared to the 2025 performance. Key areas of interest include growth drivers, measures to enhance efficiency, credit strategy, debt resolution, and the role of digital transformation in supporting the achievement of the plan.

v. Business performance in Q1/2026 and full-year outlook

Shareholders requested the Executive Board to provide updates on PGBank's performance in Q1/2026 and a preliminary assessment of the Bank's ability to achieve the 2026 business plan. Areas of interest include asset scale, capital mobilization, profitability, income structure, asset quality, and the safety of operational indicators.

vi. Technology and digital transformation plan of PGBank

Shareholders requested the Management to clarify PGBank's technology investment orientation in the context of accelerated digital transformation and increasing competition in customer experience within the banking sector. Key focus areas include priority technology platforms, investment levels, expected efficiency, and the Bank's ability to enhance competitiveness through technology.

vii. Capital Increase Plan

Shareholders requested the Management Board to clarify the reasons why the Bank's 2025 capital increase plan was not fully implemented as scheduled, and to provide details regarding the capital increase plan for 2026.

viii. Plan for investment and capital contribution to acquire shares in organizations to become subsidiaries or associates of PGBank

Shareholders requested the Management Board to provide further information regarding the investment and capital contribution to acquire shares in organizations for the purpose

of turning them into subsidiaries or associates of PGBank, specifically clarifying the plan to invest in a securities company. Nội dung trả lời của Đoàn Chủ tọa:

2.2.2. Responses of the Presidium:

The Presidium expressed sincere appreciation for the support and trust of the Shareholders toward PGBank. The attention and contributions of Shareholders are highly meaningful to PGBank. The Presidium acknowledged all comments and provided full and satisfactory responses. Key highlights are as follows:

i. Positioning as a digital retail bank and development objectives to 2030

The Management stated that PGBank is oriented to develop under a retail banking model based on digital transformation, with the goal of being among the top 10 private joint stock banks with the highest growth in total operating income by 2030. The Bank focuses on individual customers, households, and small and medium-sized enterprises, expands correspondent banking activities, promotes non-credit income, reduces the proportion of high-risk assets, increases capital scale, seeks strategic shareholders, and adopts higher risk governance standards, aiming toward sustainable growth..

ii. Strong growth in 2025 but below plan due to prudent strategy

The Management stated that in 2025, PGBank's total assets reached VND 88,840 billion, credit outstanding reached VND 47,165 billion, and profit before tax reached VND 727 billion, representing an increase of 70.8% compared to 2024 and achieving over 72% of the planned profit target. The primary reasons were the volatile and risk-prone market environment, along with the Bank's policy of selective credit growth and prudent provisioning to ensure system safety, asset quality, and a solid foundation for long-term development.

iii. Market adaptation through focused growth, digitalization, and strengthening of financial foundation

The Management affirmed that PGBank adopts a prudent yet proactive approach, focusing on individual customers, households, and small and medium-sized enterprises serving production and business activities. At the same time, the Bank promotes digital transformation to enhance efficiency and develop products, alongside controlling non-performing loans, diversifying income sources, strengthening capital capacity, and improving the risk management system to create room for growth in subsequent phases.

iv. Synchronous implementation of solutions to achieve the 2026 profit target

The Management stated that, to realize the profit target of VND 1,438 billion in 2026, PGBank will implement a comprehensive set of solutions integrating growth with risk control and digital transformation. Key focus areas include product personalization; application of Big Data and artificial intelligence (AI) to enhance cross-selling; expansion of partnership ecosystems through correspondent banking services with strategic partners; selective credit growth; strengthening debt resolution through technology; standardizing risk governance; developing human resources; and continued investment in data, Open Banking, operational automation, and information security, safety, and protection.

v. Positive signals recorded in Q1/2026, providing a basis for full-year plan implementation

The Executive Board stated that in Q1/2026, PGBank maintained a stable and safe operational foundation despite ongoing market challenges. As at March 31, 2026, business results showed positive signals, providing a basis for implementing the full-year plan. On that basis, the Executive Board will continue to promote controlled credit growth, develop service segments, and manage costs effectively, and assesses that PGBank is capable of achieving the 2026 plan.

vi. Technology investment with a focused, agile, and value-driven approach

The Management stated that PGBank identifies digital transformation as a critical factor, while adopting a focused investment approach rather than a broad-based one. The Bank has completed its core technology platform, implemented omnichannel banking systems for individual and corporate customers, and developed data and automation platforms to enhance management efficiency. At the same time, it strengthens system security and safety, and aligns technology investments directly with objectives of increasing productivity, reducing costs, and enhancing competitiveness.

vii. Regarding the increase of Charter Capital

Due to market fluctuations and the necessity to follow regulatory procedures as well as comply with legal provisions, the charter capital increase to VND 6,816 billion was only executed in 2025 and officially recorded in Quarter 1/2026. At this year's Annual General Meeting of Shareholders (AGM), PGBank has submitted to the General Meeting and continues to implement the plan to increase charter capital to VND 10,000 billion.

viii. Regarding the investment and capital contribution to acquire shares in organizations to become subsidiaries or associates of PGBank

Given the stock market upgrade and positive domestic macroeconomic signals, the Board of Directors (BOD) has submitted to the General Meeting of Shareholders this year the proposal for investment and capital contribution to acquire a securities company. The BOD commits to conducting a thorough assessment of market conditions and requirements, ensuring full compliance with legal regulations during the selection process, and will report to shareholders at the earliest meeting.

- 2.3. After no further comments were raised, Ms. Cao Thi Thuy Nga, on behalf of the Presidium, expressed appreciation, acknowledged and received the opinions of the Shareholders, and acknowledged the directives from the representative of the State Bank of Vietnam, Region I Branch. Ms. Cao Thi Thuy Nga declared the conclusion of the discussion session.

3. The General Meeting voted to approve the Reports and Submissions presented at the Meeting

The Head of the Vote Counting Committee instructed the General Meeting on the voting procedures for approving the reports and submissions at the Meeting.

The General Meeting proceeded to vote and approve the contents of the reports and submissions presented at the Meeting.

4. Announcement of voting results for approval of reports and submissions at the General Meeting

The Head of the Vote Counting Committee announced the voting results for the approval of the reports and submissions as follows:

The total number of voting ballots issued is: 43 ballots, corresponding to 45 Shareholders and authorized representatives attending the Meeting, representing 664,483,967 shares, accounting for 100.000% of total voting rights.

The total number of voting ballots collected is: 41 ballots, corresponding to 43 Shareholders and authorized representatives attending the Meeting, representing 664,483,955 shares, equivalent to 100.000% of total voting rights.

The total number of voting ballots not collected is: 2 ballots, corresponding to 2 Shareholders and authorized representatives attending the Meeting, representing 2 shares, equivalent to 0.000% of total voting rights.

Voting method: Secret ballot.

Voting results for approval of the reports and submissions are as follows:

4.1. Voting results for the Report of the BOD on the operating results for 2025 and business orientation for 2026 are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	630,818,932 shares	94.934%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	33,662,779 shares	5.066%
Invalid ballots:	2,200 shares	0.000%

4.2. Voting results for the Report of the Chief Executive Officer on the business performance in 2025 and business plan for 2026 are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	637,343,071 shares	95.915%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	27,138,640 shares	4.084%
Invalid ballots:	2,200 shares	0.000%

4.3. Voting results for the Report of the BOS on the operating results for 2025 and business orientation for 2026 are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	637,618,391 shares	95.957%
• <i>Votes against:</i>	44 shares	0.000%

Number of ballots collected	Number of voting shares	Percentage (%)
• <i>Abstentions:</i>	26,863,320 shares	4.043%
Invalid ballots:	2,200 shares	0.000%

4.4. Voting results for the Submission on approval of the audited financial statements for 2025 and the profit distribution plan are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	631,906,145 shares	95.097%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	32,575,566 shares	4.902%
Invalid ballots:	2,200 shares	0.000%

4.5. Voting results for the Submission on the finalization of the operating budget of the BOD and the BOS for 2025 and the approval of the operating budget of the BOD and the BOS for 2026 are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	637,748,834 shares	95.977%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	26,732,877 shares	4.023%
Invalid ballots:	2,200 shares	0.000%

4.6. Voting results for the Submission on approval of the business plan for 2026 are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	630,738,302 shares	94.922%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	33,743,409 shares	5.078%
Invalid ballots:	2,200 shares	0.000%

4.7. Voting results for the Submission on the selection of an independent auditing firm are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	638,208,761 shares	96.046%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	26,272,950 shares	3.954%
Invalid ballots:	2,200 shares	0.000%

4.8. Voting results for the Submission on approval of the plan to increase PGBank's charter capital are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	634,199,379 shares	95.442%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	30,282,332 shares	4.557%
Invalid ballots:	2,200 shares	0.000%

4.9. Voting results for the Submission on approval of capital contribution and share acquisition in an entity for such entity to become a subsidiary or an associate of PGBank are as follows::

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	632,482,411 shares	95.184%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	31,999,300 shares	4.816%
Invalid ballots:	2,200 shares	0.000%

4.10. Voting results for the Submission on updating and adjusting the proposed remedial plan in case of early intervention are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	637,618,391 shares	95.957%

Number of ballots collected	Number of voting shares	Percentage (%)
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	26,863,320 shares	4.043%
Invalid ballots:	2,200 shares	0.000%

4.11. Voting results for the Submission on approval of the plan to increase PGBank's charter capital are as follows:

Number of ballots collected	Number of voting shares	Percentage (%)
Valid ballots:	664,481,755 shares	100.000%
• <i>Votes in favor:</i>	632,482,411 shares	95.184%
• <i>Votes against:</i>	44 shares	0.000%
• <i>Abstentions:</i>	31,999,300 shares	4.816%
Invalid ballots:	2,200 shares	0.000%

Based on the comparison of the voting results with applicable legal regulations and the Charter of PGBank, the contents of the above reports and submissions have been duly approved by the General Meeting of Shareholders.

5. Approval of the Minutes of the General Meeting of Shareholders and the Resolution of the General Meeting of Shareholders

- 5.1. Ms. Pham Bich Lien – Head of the Secretariat, presented the draft Minutes and the draft Resolution of the 2026 Annual General Meeting of Shareholders for the General Meeting to review and approve.
- 5.2. The Presidium conducted the voting for approval of the Minutes and the Resolution of the 2026 Annual General Meeting of Shareholders.
- 5.3. The General Meeting of Shareholders approved the full text of the Minutes and the Resolution of the 2026 Annual General Meeting of Shareholders with 100% of the voting shares attending the Meeting voting in favor.

6. Closing of the General Meeting

- 6.1. Ms. Cao Thi Thuy Nga, on behalf of the Presidium, declared the closing of the 2026 Annual General Meeting of Shareholders of Prosperity and Growth Commercial Joint Stock Bank.
- 6.2. The Meeting was concluded at 12 hours 15 minutes on the same day.
- 6.3. These Minutes were prepared at 12 hours 20 minutes on April 21, 2026 immediately after the 2026 Annual General Meeting of Shareholders of Prosperity and Growth Commercial Joint Stock Bank completed its agenda and were approved in full at the Meeting.
- 6.4. This Minutes is prepared in 03 (three) Vietnamese originals and 03 (three) English originals of equal legal validity. In the event of any discrepancy between the Vietnamese and English versions, the Vietnamese version shall prevail. This Minutes shall serve as the basis for the issuance of the Resolution of the General Meeting of Shareholders.

**ON BEHALF OF THE SECRETARIAT
HEAD**

**ON BEHALF OF THE PRESIDIUM
CHAIRPERSON**

PHAM BICH LIEN

CAO THI THUY NGA

Attachments:

- *Agenda of the 2026 Annual General Meeting of Shareholders;*
- *Regulation on organization of the 2026 Annual General Meeting of Shareholders;*
- *Minutes of verification of shareholder eligibility;*
- *Reports and submissions presented to the 2026 Annual General Meeting of Shareholders;*
- *List of registered shareholders and their representatives attending the Meeting, with the corresponding number of shares and voting rights.*