

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No.: 1018/2026/CV-PGB

Hanoi, August 03, 2026



AD-HOC DECLARATION

To: - State Securities Commission
- Hanoi Stock Exchange

1. Public Company Name: **Prosperity And Growth Commercial Joint Stock Bank**

- Stock code: **PGB**

- Address: 4th, 5th, 6th Thanh Cong Building, PD17 area, Cau Giay ward, Hanoi City.

- Tel.: 024 62811298

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- E-mail: vphdqt.pgbank@pgbank.com.vn

- Legal representative: Ms Cao Thi Thuy Nga

Position: Chairman

2. Details:

Prosperity and Growth Commercial Joint Stock Bank (PGBank) hereby discloses Board Resolution No 162/2026/NQ-HĐQT approving the issuance ratio, Phase 1 right exercise ratio, expected execution timeline for the Public Offering of Additional Shares to Existing Shareholders, and the Detailed Capital Use Plan for proceeds derived from the offering.

Detailed documents are attached.

3. This declaration was published on the company's website on August 04, 2026 at the link:
<https://www.pgbank.com.vn/nha-dau-tu/cong-bo>

We hereby commit that the above declared information are true and take full legal responsibility for the content of the information published above.

**PROSPERITY AND GROWTH COMMERCIAL
JOINT STOCK BANK
LEGAL REPRESENTATIVE
CHAIRMAN**

Signed

CAO THI THUY NGÀ

No: 162/2026/NQ-HĐQT

HaNoi, August 03, 2026

RESOLUTION

Regarding: Approval of the offering ratio, the rights exercise ratio for the first tranche, the proposed implementation schedule of the public offering of additional shares to existing shareholders, and the detailed plan for the use of proceeds from the public offering of additional shares to existing shareholders.

BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024, and its guiding documents on amendments and supplements;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020, and its guiding documents on amendments and supplements;
- Pursuant to the Law on Securities No. 54/2019/QH14 date November 26, 2019, and its guiding documents on amendments and supplements;
- Pursuant to Decree No. 155/2020/NĐ-CP dated December 31, 2020, of the Government detailing the implementation of several articles of the Law on Securities;
- Pursuant to Decree No. 245/2025/NĐ-CP dated September 11, 2025, of the Government amending and supplementing several articles of Decree No. 155/2020/NĐ-CP dated December 31, 2020, detailing the implementation of several articles of the Law on Securities;
- Pursuant to the Charter of Prosperity and Growth Commercial Joint Stock Bank (PGBank/The Bank);
- Pursuant to the Resolution of the 2026 Annual General Meeting of Shareholders No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026 of PGBank;
- Pursuant to the Board of Directors' Resolution No. 105/2026/NQ-HĐQT dated April 23, 2026 on the implementation of PGBank's charter capital increase;
- Pursuant to the Minutes of Vote Counting No.143/2026/PGB-BBKP dated 03/8/2026.

RESOLVES:

Article 1. To approve the offering ratio, the rights exercise ratio for the first tranche, and the proposed implementation schedule of the public offering of additional shares to existing shareholders under the charter capital increase plan approved by the Annual General Meeting of Shareholders 2026 pursuant to Resolution No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026, as follows:

Pursuant to the authorization granted by the General Meeting of Shareholders and based on the number of PGBank's outstanding shares upon completion of the share issuance for dividend payment, the Board of Directors hereby determines as follows:

1. The offering ratio and the rights exercise ratio for the first tranche are as follows:

Offering ratio for the first : 20.472%

tranche

Rights exercise ratio for the first : 100,000: 20,472. Specifically, each shareholder holding one (01) share shall be entitled to one (01) right. Every 100,000 rights shall entitle the holder to subscribe for 20,472 new shares.

2. The proposed implementation schedule for the first tranche and the second tranche is as follows:

- First tranche: Expected to be implemented in Q3 2026. The specific implementation schedule for the first tranche shall be determined by the Board of Directors after the State Securities Commission of Vietnam grants PGBank the Certificate of Registration for the Public Offering of Additional Shares.
- Second tranche: Expected to be implemented from Q4 2026 to Q2 2027, and shall only be carried out upon completion of the first tranche. The interval between the two public offering tranches shall not exceed 12 months. The specific implementation schedule for the second tranche shall be determined by the Board of Directors after the State Securities Commission of Vietnam notifies PGBank of its receipt of the report dossier for the second tranche of the public offering of shares.

Article 2. To approve the detailed plan for using the capital obtained from the additional public offering of shares to existing shareholders according to the Capital Increase Plan approved by the Annual General Meeting of Shareholders in 2026 in Resolution No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026, as follows:

The total amount of money expected to be raised from the public offering of additional shares to existing shareholders to increase the charter capital (including 2 issuance tranches) is VND 2,672,933,220,000 (*In words: Two trillion six hundred seventy-two billion nine hundred thirty-three million two hundred twenty thousand dong*). The use of capital from each tranche is allocated in order of priority from top to bottom and is expected to as follows:

Unit of measurement: VND

Issuance tranche	Item	Estimated amount to be used	Estimated usage time
First tranche	Loans to meet customers' financing needs, including:	1.500.000.000.000	2026 - 2028
	- Loans to small and medium-sized enterprise (SME) customers	1.000.000.000.000	2026 - 2028
	- Loans to large corporate customers	500.000.000.000	2026 - 2028
Second tranche	Loans to meet customers' financing needs, including:	1.172.933.220.000	2027 - 2028
	- Loans to small and medium-sized enterprise (SME) customers	700.000.000.000	2027 - 2028
	- Loans to large corporate customers	472.933.220.000	2027 - 2028
	Total	2.672.933.220.000	

The Board of Directors has the autonomy to adjust, balance, and allocate the proceeds from the capital increase to appropriate uses, depending on the actual situation, ensuring efficiency and benefits for the Bank, shareholders, and compliance with legal regulations, as stipulated in the Capital Increase Plan approved by the Annual General Meeting of Shareholders in 2026.

If the proceeds from the offering are insufficient to cover all intended purposes as outlined above, the Bank may utilize legally obtained loans to supplement the funds, ensuring compliance with the Bank's capital adequacy ratio requirements and relevant legal regulations.

Article 3. This Resolution takes effect from the date of signing. Members of the Board of Directors, members of the Executive Board, and relevant units and individuals of PGBank are responsible for implementing this Resolution.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

- *As specified in Article 3;*
- *Archived: Office Administration,
Office of the BOD.*

Signed

Cao Thi Thuy Nga

