

**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK BANK**

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 1019/2026/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

Fax: 024 62811298

- 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 163/2026/NQ-HĐQT of approving the Registration Dossier for the Public Offering of Additional Shares.

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. 163/2026/NQ-HĐQT

Hanoi, August 03, 2026



RESOLUTION

Regarding: Approving the Registration Dossier for the Public Offering of Additional Shares.

BOARD OF DIRECTORS

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and its guiding documents on guiding documents on amendments and supplements;
- Pursuant to the Law on Enterprise 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 dated November 26, 2019 and its guiding documents on amendments and supplements;
- Pursuant to Decree No. 155/2020/ND-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/ND-CP dated September 11, 2025, of the Government amending and supplementing a number of articles of Government Decree No. 155/2020/ND-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 Regulations on the organization and operation of the PGBank Board of Directors;
- Pursuant to Resolution No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026, of the 2026 Annual General Meeting of Shareholders of PGBank regarding the approval of the plan to increase the charter capital of PGBank;
- Pursuant to Official Letter No. 4145/NHNN-QLGS dated May 20, 2026, from the State Bank of Vietnam regarding the Governor of the State Bank of Vietnam's approval of PGBank's increase in charter capital;
- Pursuant to the Minutes of the Board of Directors Meeting No 143/2026/BBH-HĐQT dated 03/8/2026,



RESOLUTION:

Article 1. The Board of Directors approved the registration dossier for the public offering of additional shares of PGBank in accordance with the PGBank charter capital increase plan for 2026, which was approved by the PGBank General Meeting of Shareholders in Resolution No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026, of the General

Meeting of Shareholders, to be submitted to the State Securities Commission (SSC), including the dossier and documents as attached in the Appendix to this Resolution.

Article 2: The Chairman of the Board of Directors is directed to oversee the implementation of the Board's approved contents in accordance with the law and the Bank's Charter when carrying out the procedures for obtaining permits from competent authorities regarding the issuance of shares, ensuring that these procedures are carried out as soon as possible, on schedule, and in accordance with 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**

Recipient:

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

Cao Thi Thuy Nga

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**APPENDIX 01 – APPLICATION FILE FOR ADDITIONAL PUBLIC OFFERING OF
SHARES TO EXISTING SHAREHOLDERS OF PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK BANK**

*(Attached to Resolution No 163/2026/NQ-HĐQT dated 03/8/2026 of the Board of Directors of
Prosperity and Growth Commercial Joint Stock Bank)*

1. Registration form for offering additional shares to the public.
2. The business registration certificate of the joint-stock company of Prosperity and Growth Commercial Joint Stock Bank was issued by the Hanoi Department of Planning and Investment, business registration number 1400116233, first registered on November 29, 1993, adjusted for the 25th time on April 10, 2024.
3. Establishment and operation license No. 42/GP-NHNN dated June 16, 2021, issued by the State Bank of Vietnam to PGBank; Decision No. 1576/QĐ-NHNN dated July 7, 2026 of the State Bank of Vietnam on amending the charter capital in the Establishment and Operation License of PGBank;
4. Charter of Prosperity and Growth Commercial Joint Stock Bank (PGBank) 2026.
5. Resolution No. 02/2026/NQ-ĐHĐCĐ dated April 21, 2026, of the Annual General Meeting of Shareholders 2026 approves the plan to increase charter capital (*attached are Minutes of the Annual General Meeting of Shareholders 2026 No. 01/2026/BB-ĐHĐCĐ dated April 21, 2026, and Proposal No. 05/2026/TTr-HĐQT dated April 21, 2026*).
6. Resolution No. 105/2026/NQ-HĐQT dated April 23, 2026, of the Board of Directors on the implementation of increasing PGBank's charter capital.
7. Resolution No 162/2026/NQ-HĐQT dated 03/8/2026 of the Board of Directors on approving the offering ratio, the rights exercise ratio of the first tranche and 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;
8. Resolution No 163/2026/NQ-HĐQT dated 03/8/2026 of the Board of Directors on approving the registration dossier for the public offering of additional shares.
9. Prospectus.
10. The 2024 and 2025 PGBank's audited financial statements.
11. The Q2/2026 PGBank's self-prepared financial statements.
12. The audited report on equity capital gained from the public offering of shares to existing shareholders in accordance with Resolution No. 04/2025/NQ-ĐHĐCĐ of the General Meeting of Shareholders dated July 22, 2025, for the period from January 1, 2026, to March 9, 2026.
13. The audited report on the use of proceeds from the public offering of shares to existing shareholders, in accordance with Resolution No. 09/2024/NQ-ĐHĐCĐ of the General Meeting of Shareholders dated April 20, 2024, for the period from May 16, 2025 to June 30, 2025.
14. The audited report on the use of proceeds from the public offering of shares to existing shareholders, in accordance with Resolution No. 04/2025/NQ-ĐHĐCĐ of the General

Meeting of Shareholders dated July 22, 2025, for the period from March 9, 2026 to May 4, 2026.

15. Official document No. 4145/NHNN-QLGS dated May 20, 2026, from the State Bank of Vietnam regarding the Governor of the State Bank of Vietnam's approval of PGBank's increase in charter capital.
16. Confirmation document No 2101/2026/VCBHN-PGB dated 22/7/2026 from Vietcombank – Hanoi branch regarding the opening of a blocked account to receive funds for the purchase of shares in the offering.
17. Consulting contract No. 06/2026/MBS/IBHN-HĐTV dated April 22, 2026, between PGBank and MB Securities Joint Stock Company.
18. Commitment document No 1014/2026/CV-PGB dated 03/8/2026 of the Board of Directors regarding the implementation of registration for trading of newly issued shares on the securities trading system.
19. Commitment document No 1015/2026/CV-PGB dated 03/8/2026 PGBank's commitment to comply with the regulations at Point e, Clause 1, Article 15 of the Securities Law.
20. Document No. 4555/UBCK-PTTT dated July 19, 2022, from the State Securities Commission regarding the notification dossier on the maximum foreign ownership ratio of PGBank.