



**PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK BANK
REPORT ON THE USE OF PROCEEDS
FROM THE PUBLIC OFFERING OF SHARES
TO EXISTING SHAREHOLDERS UNDER RESOLUTION
OF THE GENERAL MEETING OF SHAREHOLDERS NO. 04/2025/NQ-ĐHĐCĐ
DATED 22/07/2025**

For the period from 09/03/2026 to 04/05/2026

AUDITED

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PROSPERITY AND GROWTH COMMERCIAL JOINT STOCK BANK

Floors 4, 5, 6, Thanh Cong Building, Lot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City, Vietnam

REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Prosperity and Growth Commercial Joint Stock Bank (hereinafter referred to as the "Bank" or "PGBank") presents this report together with the audited Report on the use of proceeds from the public offering of shares to existing shareholders under Resolution of the General Meeting of Shareholders No. 04/2025/NQ-DHĐCĐ dated 22/07/2025 and Resolution of the Board of Directors No. 178/2025/NQ-HĐQT dated 20/08/2025 for the period from 09/03/2026 to 04/05/2026 (the "Report on the use of proceeds from the share offering").

BOARD OF DIRECTORS, BOARD OF SUPERVISORS, BOARD OF GENERAL DIRECTORS

The members of the Board of Directors, the Board of Supervisors, the Board of General Directors and the Chief Accountant of the Bank who managed the Bank during the period and up to the date of this Report on the use of proceeds from the share offering are as follows:

BOARD OF DIRECTORS

<i>Full name</i>	<i>Position</i>	<i>Date of appointment/dismissal</i>
Ms. Cao Thi Thuy Nga	Chairwoman	Appointed on 24 April 2025
Mr. Nguyen Van Huong	Member	Appointed on 24 April 2025
Mr. Vuong Phuc Chinh	Member	Reappointed on 24 April 2025
Mr. Dinh Thanh Nghiep	Member	Reappointed on 24 April 2025
Mr. Nguyen Van Ty	Independent member	Appointed on 24 April 2025
Mr. Bui Vuong Anh	Independent member	Appointed on 22 July 2025

BOARD OF SUPERVISORS

<i>Full name</i>	<i>Position</i>	<i>Date of appointment/dismissal</i>
Mr. Tran Ngoc Dung	Head of the Board of Supervisors	Reappointed on 24 April 2025
Mr. Trinh Manh Hoan	Member	Reappointed on 24 April 2025
Ms. Dinh Thuy Tram	Member	Appointed on 24 April 2025
Ms. Ha Hong Mai	Member	Reappointed on 24 April 2025
Ms. Chu Thi Huong	Member	Appointed on 22 July 2025

BOARD OF GENERAL DIRECTORS AND CHIEF ACCOUNTANT

<i>Full name</i>	<i>Position</i>	<i>Date of appointment/dismissal</i>
Mr. Nguyen Van Huong	General Director	Appointed on 07 December 2024
Mr. Tran Van Luan	Permanent Deputy General Director	
Ms. Vo Hang Phuong	Permanent Deputy General Director	Appointed on 14 July 2025
Mr. Phuong Tien Dung	Deputy General Director	Appointed on 20 June 2025
Ms. Nguyen Thi Thu Ha	Chief Accountant	

EVENTS AFTER THE DATE OF THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE OFFERING

As of the date of this Report on the use of proceeds from the share offering, the Board of General Directors of the Bank is of the opinion that no events have occurred that could change the figures in the Bank's Report on the use of proceeds from the share offering.

REPORT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

LEGAL REPRESENTATIVE

The legal representative of the Bank as of the date of this Report on the use of proceeds from the share offering is Ms. Cao Thi Thuy Nga - Chairwoman of the Board of Directors.

Ms. Cao Thi Thuy Nga - Chairwoman of the Board of Directors has authorized Mr. Nguyen Van Huong - General Director to sign the Report on the use of proceeds from the share offering under Authorization Decision No. 199/2025/QĐ-CTHĐQT dated 05/05/2025.

AUDITOR

The accompanying Report on the use of proceeds from the share offering for the period from 09/03/2026 to 04/05/2026 has been audited by UHY Auditing and Consulting Company Limited.

RESPONSIBILITY OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of the Bank is responsible for preparing the Report on the use of proceeds from the share offering, which gives a true and fair view of the use of proceeds from the public offering of shares to the existing shareholders of the Bank. In doing so, the Bank must ensure full compliance with the provisions of the Law on Credit Institutions, the Law on Enterprises, the Law on Securities, the Resolutions of the General Meeting of Shareholders and of the Board of Directors, and other legal documents relevant to the preparation and presentation of this Report on the use of proceeds from the share offering.

In preparing this Report on the use of proceeds from the share offering, the Board of General Directors is required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, and whether there are any material departures that need to be disclosed and explained in the Report on the use of proceeds from the share offering;
- Design and implement an effective internal control system for the preparation and presentation of the Report on the use of proceeds from the share offering in order to limit risks and fraud; and
- Prepare the Report on the use of proceeds from the share offering on the going concern basis unless it is inappropriate to presume that the Bank will continue in business.

The Board of General Directors of the Bank confirms that the Bank has complied with the above requirements in preparing and presenting the Report on the use of proceeds from the share offering.

The Board of General Directors of the Bank is also responsible for ensuring that proper accounting books are kept to reasonably reflect the use of proceeds from the Bank's share offering and for ensuring that this Report complies with Vietnamese Accounting Standards, the Vietnamese accounting regime and other prevailing regulations on share offerings in Vietnam. The Board of General Directors is also responsible for safeguarding the assets of the Bank and hence for taking appropriate measures to prevent and detect fraud and other irregularities. However, owing to the inherent limitations of the internal control system, the Board of General Directors cannot give absolute assurance that all risks, fraud or errors will be prevented or detected in a timely manner. The responsibility of the Board of General Directors is discharged on the basis of compliance with prevailing laws and the internal governance policies and procedures of the Bank, together with due prudence within the scope of its assigned functions and duties.

REPORT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

OTHER COMMITMENTS

The Board of General Directors commits that, in connection with the public offering of shares to existing shareholders to increase the charter capital, the Bank has not violated its information disclosure obligations as provided in Decree No. 245/2025/NĐ-CP dated 11/09/2025 of the Government amending and supplementing a number of articles of Decree No. 155/2020/NĐ-CP dated 31/12/2020 of the Government detailing the implementation of a number of articles of the Law on Securities, and Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance guiding information disclosure on the securities market; and has complied with the provisions of Decree No. 155/2020/NĐ-CP dated 31/12/2020 of the Government detailing the implementation of a number of articles of the Law on Securities, Circular No. 116/2020/TT-BTC dated 31/12/2020 of the Ministry of Finance guiding a number of articles on corporate governance applicable to Public companies under Decree No. 155/2020/NĐ-CP, and Circular No. 115/2025/TT-BTC dated 15/12/2025 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 118/2020/TT-BTC dated 31/12/2020 of the Ministry of Finance guiding a number of matters on the offering and issuance of securities, public tender offers, share repurchases, registration of public companies and cancellation of public company status.

For and on behalf of the Board of General Directors,

(Signed and sealed)

Nguyen Van Huong

General Director

Hanoi, 05 June 2026

No.: 726/2026/UHY-BCKT

INDEPENDENT AUDITOR'S REPORT

*On the Report on the use of proceeds from the public offering of shares
to existing shareholders under Resolution of the General Meeting of Shareholders No. 04/2025/NQ-ĐHĐCĐ
dated 22/07/2025 for the period from 09/03/2026 to 04/05/2026
of Prosperity and Growth Commercial Joint Stock Bank*

To: **The Board of Directors and the Board of General Directors
Prosperity and Growth Commercial Joint Stock Bank**

We have audited the Report on the use of proceeds from the public offering of shares to existing shareholders under Resolution of the General Meeting of Shareholders No. 04/2025/NQ-ĐHĐCĐ dated 22/07/2025 and Resolution of the Board of Directors No. 178/2025/NQ-HĐQT dated 20/08/2025 for the period from 09/03/2026 to 04/05/2026 (the "Report on the use of proceeds from the share offering") of Prosperity and Growth Commercial Joint Stock Bank (hereinafter referred to as the "Bank" or "PGBank"), prepared on 05/06/2026 and set out from page 7 to page 13. The Report on the use of proceeds from the share offering comprises: the Report on the use of proceeds and the Notes to the Report on the use of proceeds.

Responsibility of the Board of General Directors

The Board of General Directors of the Bank is responsible for the true and fair preparation and presentation of the use of proceeds from the Bank's share offering in accordance with the accounting policies presented in the accompanying Notes to the Report on the use of proceeds from the share offering, and for such internal control as the Board of General Directors determines is necessary to enable the preparation and presentation of the Report on the use of proceeds from the share offering that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the Report on the use of proceeds from the share offering based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical standards and requirements and plan and perform the audit to obtain reasonable assurance about whether the figures in the Report on the use of proceeds from the share offering are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the figures and disclosures in the Report on the use of proceeds from the share offering. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Report on the use of proceeds from the share offering, whether due to fraud or error. In making those risk assessments, the auditor considers internal control of the Bank relevant to the preparation of the Report on the use of proceeds from the share offering in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of General Directors, as well as evaluating the overall presentation of the Report on the use of proceeds from the share offering.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

Auditor's Opinion

In our opinion, the Report on the use of proceeds from the public offering of shares to existing shareholders under Resolution of the General Meeting of Shareholders No. 04/2025/NQ-DHĐCĐ dated 22/07/2025 and Resolution of the Board of Directors No. 178/2025/NQ-HĐQT dated 20/08/2025 for the period from 09/03/2026 to 04/05/2026 of Prosperity and Growth Commercial Joint Stock Bank gives a true and fair view, in all material respects, of the use of proceeds from the Bank's offering of shares to existing shareholders, in accordance with the cash receipts and cash disbursements basis as described in the Notes to the Report on the use of proceeds from the share offering.

Other Matter

Without qualifying the above opinion, we draw the attention of readers of the Report on the use of proceeds from the share offering to the Note in Section III on the Purpose of the report: The Report on the use of proceeds from the share offering has been prepared on the cash receipts and cash disbursements basis of the capital raised from the offering of shares to existing shareholders. This Report on the use of proceeds from the share offering is used solely for the purpose of meeting the requirements of State regulatory authorities as provided in Decree No. 155/2020/NĐ-CP dated 31/12/2020 of the Government detailing the implementation of a number of articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/NĐ-CP dated 11/09/2025 of the Government, and is not to be used for any other purpose.

This Report on the use of proceeds from the share offering should be read separately and is not related to the entire Financial Statements of Prosperity and Growth Commercial Joint Stock Bank.

Bui Minh Duc

Audit Director

Audit Practising Registration Certificate No.:
5586-2026-112-1

For and on behalf of

UHY AUDITING AND CONSULTING
COMPANY LIMITED

Hanoi, 05 June 2026

Bui Duc Nam

Auditor

Audit Practising Registration Certificate No.:
5142-2025-112-1

**REPORT ON THE USE OF PROCEEDS
FROM THE SHARE OFFERING**

I. GENERAL INFORMATION ON THE PUBLIC OFFERING OF SHARES TO EXISTING SHAREHOLDERS

1. Issuer: Prosperity and Growth Commercial Joint Stock Bank;
2. Name of shares offered: Shares of Prosperity and Growth Commercial Joint Stock Bank;
3. Type of shares: Ordinary shares;
4. Par value: 10,000 VND/share;
5. Issue price: 10,000 VND/share;
6. Number of shares registered for offering: 450,000,000 shares;
7. Number of shares sold: 131,591,184 shares;
8. Method of issuance: Issuance of share purchase rights to existing shareholders;
9. Offerees: Existing shareholders named in the list of shareholders as at the record date for exercising the right to purchase shares;
10. Proceeds: 1,315,911,840,000 VND;
11. Period for registration and payment for shares:
 - For existing shareholders: From 27/10/2025 to 06/01/2026;
 - For investors allocated the undistributed shares of the offering: From 22/01/2026 to 27/01/2026;
12. Closing date of the offering: 27/01/2026;
13. Legal basis:
 - Resolution No. 04/2025/NQ-ĐHĐCĐ of the 2025 Extraordinary General Meeting of Shareholders dated 22/07/2025 on the adjustment of the plan to increase the charter capital of PGBank;
 - Resolution No. 155/2025/NQ-HĐQT of the Board of Directors dated 24/07/2025 on the implementation of the charter capital increase of PGBank;
 - Resolution No. 178/2025/NQ-HĐQT of the Board of Directors dated 20/08/2025 on the approval of the detailed plan for the use of capital raised from the offering of shares to existing shareholders;
 - Certificate No. 337/GCN-UBCK of the State Securities Commission of Vietnam dated 30/09/2025 on the registration of the additional public offering of shares;
 - Official Letter No. 7202/NHNN-QLGS of the State Bank of Vietnam dated 19/08/2025 on the increase in the charter capital of PGBank;
 - Resolution No. 222/2025/NQ-HĐQT of the Board of Directors dated 02/10/2025 on the approval of the record date for exercising the right to purchase additional shares offered to existing shareholders and the right to receive dividends in shares;
 - Resolution No. 236/2025/NQ-HĐQT of the Board of Directors dated 11/11/2025 on the adjustment of the period for registration and payment for the additional shares issued to the public in 2025;

**REPORT ON THE USE OF PROCEEDS
FROM THE SHARE OFFERING
(CONTINUED)**

I. GENERAL INFORMATION ON THE PUBLIC OFFERING OF SHARES TO EXISTING SHAREHOLDERS (CONTINUED)

- Resolution No. 241/2025/NQ-HĐQT of the Board of Directors dated 17/11/2025 on the extension of the Certificate of registration of the additional public offering of shares in the 2025 additional public offering of shares;
- Decision No. 912/QĐ-UBCK of the State Securities Commission of Vietnam dated 21/11/2025 on the extension of the share distribution period under the Certificate of registration of the additional public offering of shares for Prosperity and Growth Commercial Joint Stock Bank;
- Resolution No. 264/2025/NQ-HĐQT of the Board of Directors dated 09/12/2025 on the adjustment of the period for registration and payment for the additional shares issued to the public in 2025;
- Resolution No. 10/2026/NQ-HĐQT of the Board of Directors dated 22/01/2026 on the approval of the plan for handling the remaining undistributed shares in the public issuance of shares to existing shareholders;
- Resolution No. 16/2026/NQ-HĐQT of the Board of Directors dated 28/01/2026 on the approval of the results of the additional offering of shares to existing shareholders of PGBank;
- Report No. 07/2026/CV-PGB of Prosperity and Growth Commercial Joint Stock Bank dated 28/01/2026 reporting the results of the public offering of shares;
- Official Letter No. 989/UBCK-QLCB of the State Securities Commission of Vietnam dated 30/01/2026 on the documents reporting the results of the additional public offering of shares of PGB;
- Official Letter No. 1770/VSDC-ĐKCP.NV of the Vietnam Securities Depository and Clearing Corporation dated 11/02/2026 on the adjustment of information on the registered quantity of the securities code PGB;
- Decision No. 304/QĐ-NHNN dated 04/03/2026 on the amendment of the charter capital content in the Operation License of Prosperity and Growth Commercial Joint Stock Bank;
- Other relevant records and documents.

II. RESULTS OF THE PUBLIC ISSUANCE OF SHARES TO EXISTING SHAREHOLDERS

Form of capital increase	Number of shares offered Shares	Number of shares registered for purchase Shares	Share price VND/share	Proceeds from the
				share offering VND
- Public issuance of shares to existing shareholders	450,000,000	131,591,184	10,000	1,315,911,840,000
	450,000,000	131,591,184		1,315,911,840,000

REPORT ON THE USE OF PROCEEDS
FROM THE SHARE OFFERING (CONTINUED)

II. RESULTS OF THE PUBLIC ISSUANCE OF SHARES TO EXISTING SHAREHOLDERS (CONTINUED)

- Structure of shareholders participating in the share purchase:

No.	Purchasers	Number of shares offered Shares	Number of shares allocated Shares	Share price VND/sh are	Value VND	Ratio of shares allocated %
1	Domestic investors	449,997,795	131,588,979	10,000	1,315,889,790,000	99.9983%
2	Foreign investors, economic organizations with more than 50% foreign investor ownership	2,205	2,205	10,000	22,050,000	0.0017%
Total		450,000,000	131,591,184		1,315,911,840,000	100.00%

- Details of owners' contributed capital:

Shareholder name	04/05/2026		09/03/2026	
	Share capital (VND)	Ratio %	Share capital (VND)	Ratio %
- Cuong Phat International Joint Stock Company	625,608,880,000	9.18%	625,608,880,000	9.18%
- Vu Anh Duc Trading Joint Stock Company	617,220,100,000	9.06%	617,220,100,000	9.06%
- Gia Linh Import-Export and Trading Company Limited	605,158,670,000	8.88%	605,158,670,000	8.88%
- Other shareholders	4,967,888,430,000	72.89%	4,967,888,430,000	72.89%
	6,815,876,080,000	100%	6,815,876,080,000	100%

- Total expenses incurred (including VAT (if any)) in connection with the public issuance of shares to existing shareholders:

Expense item	Value VND
- Issuance advisory fee	605,000,000
- Offering certificate fee	25,000,000
- Shareholder list closing fee	30,800,000
- Audit fee	48,600,000
- Other expenses	1,155,000
Total	710,555,000

REPORT ON THE USE OF PROCEEDS
FROM THE SHARE OFFERING (CONTINUED)

III. PLAN FOR THE USE OF PROCEEDS FROM THE PUBLIC OFFERING OF SHARES TO EXISTING SHAREHOLDERS

Under Resolution No. 178/2025/NQ-HĐQT of the Board of Directors dated 20/08/2025 on the approval of the detailed plan for the use of capital raised from the offering of shares to existing shareholders, the total proceeds from the additional public offering of shares to existing shareholders to increase the charter capital amount to 4,500,000,000,000 VND. The use of capital shall be allocated in order of priority from top to bottom and is expected to be as follows:

No.	Content	Expected amount to be used	Expected period of use
	Lending to meet customers' capital 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 customers (SMEs)	2,000,000,000,000	2025-2028
3	Lending to Individual customers	1,000,000,000,000	2025-2028
	Total	4,500,000,000,000	

The Board of Directors may proactively adjust, balance and allocate the proceeds from the capital increase to the purposes of capital use in a reasonable manner, depending on the actual situation, to ensure efficiency and benefits for the Bank and its shareholders and in accordance with the provisions of law and the provisions of the Charter capital increase plan approved by the Extraordinary General Meeting of Shareholders.

Based on the actual proceeds from the share offering, and in accordance with the order of priority for the use of capital allocated in Resolution No. 178/2025/NQ-HĐQT of the Board of Directors, the plan for the use of capital raised from the offering of shares to existing shareholders based on the actual proceeds from the issuance is as follows:

No.	Content	Amount to be used under the original issuance plan	Amount to be used based on actual issuance	Expected period of use
	Lending to meet customers' capital needs, of which:	4,500,000,000,000	1,315,911,840,000	2025-2028
1	Lending to Large corporate customers	1,500,000,000,000	1,315,911,840,000	2025-2028
2	Lending to Small and medium-sized enterprise customers (SMEs)	2,000,000,000,000	-	
3	Lending to Individual customers	1,000,000,000,000	-	
	Total	4,500,000,000,000	1,315,911,840,000	

**REPORT ON THE USE OF PROCEEDS
FROM THE SHARE OFFERING (CONTINUED)**

IV. USE OF PROCEEDS FROM THE PUBLIC OFFERING OF SHARES TO EXISTING SHAREHOLDERS

The proceeds from the public offering of shares to existing shareholders actually used are set out in the table below:

No.	Item	Amount to be used based on actual issuance (1)	Amount actually used (2)	Difference (2) - (1)	Actual period of use
	Lending to meet customers' capital needs	1,315,911,840,000	1,315,911,840,000	-	From 09/03/2026 to 04/05/2026
1	Lending to Large corporate customers	1,315,911,840,000	1,315,911,840,000	-	From 09/03/2026 to 04/05/2026
2	Lending to Small and medium-sized enterprise customers (SMEs)	-	-	-	
3	Lending to Individual customers	-	-	-	

Hanoi, 05 June 2026

**ON BEHALF OF
PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK BANK**

Chief Accountant

General Director

(Signed)

(Signed and sealed)

Nguyen Thi Thu Ha

Nguyen Van Huong

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE OFFERING

These notes form an integral part of, and should be read in conjunction with, the accompanying Report

**NOTES TO THE REPORT ON THE USE OF PROCEEDS
FROM THE SHARE OFFERING**

I. Overview of Prosperity and Growth Commercial Joint Stock Bank

Operating characteristics of the Bank

Prosperity and Growth Commercial Joint Stock Bank (hereinafter referred to as the "Bank"), formerly Dong Thap Muoi Rural Commercial Joint Stock Bank.

The Bank was established and operates under License No. 0045/NH-GP issued by the Governor of the State Bank of Vietnam on 13 November 1993 with an operating term of 20 years. Under Decision No. 368/QĐ-NHNN issued by the Governor of the State Bank of Vietnam on 08 February 2007, Dong Thap Muoi Rural Commercial Joint Stock Bank was approved to change its name to Petrolimex Group Commercial Joint Stock Bank. The operating term of the Bank was increased to 99 years from 13 November 1993 under Decision No. 3061/QĐ-NHNN dated 30 December 2013 of the Governor of the State Bank of Vietnam. The Bank holds the Establishment and Operation License of a Commercial Joint Stock Bank No. 42/GP/NHNN issued by the State Bank of Vietnam on 16 June 2021 and its amending and supplementing documents, most recently Decision No. 304/QĐ-NHNN dated 04 March 2026. On 19 December 2023, under Decision No. 2346/QĐ-NHNN of the State Bank of Vietnam on the amendment of the Bank's name in the Establishment and Operation License, the full name of the Bank in Vietnamese is: Ngân hàng Thương mại cổ phần Thịnh vượng và Phát triển. Abbreviated name: PGBank.

Business lines and principal activities

The principal activities of the Bank include: conducting banking transactions and financial services, including mobilizing and receiving short-, medium- and long-term deposits from organizations and individuals; granting short-, medium- and long-term loans to organizations and individuals based on the nature and capacity of the Bank's capital sources; conducting foreign currency transactions and international trade finance services, discounting commercial papers, bonds and other valuable papers; providing brokerage intermediary services and other banking services permitted by the State Bank of Vietnam.

Charter capital

The charter capital of the Bank as at 04/05/2026 is 6,815,876,080,000 VND.

Head office and operating network

The Bank's head office is located at Floors 4, 5, 6, Thanh Cong Building, Lot P-D17, Cau Giay Urban Area, Cau Giay Ward, Hanoi City. As of 04 May 2026, the total number of network points of the Bank is one (01) Head Office, twenty-three (23) branches and sixty-eight (68) transaction offices operating in provinces and cities nationwide.

II. CURRENCY USED IN THE REPORT

The currency used in this Report is the Vietnamese dong (VND).

**NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE OFFERING
(CONTINUED)**

These notes form an integral part of, and should be read in conjunction with, the accompanying Report

III. BASIS OF PRESENTATION OF THE REPORT ON THE USE OF PROCEEDS FROM THE SHARE OFFERING

Basis of preparation of the Report on the use of proceeds from the share offering

The Report on the use of proceeds from the share offering has been prepared in accordance with the provisions of Decree No. 155/2020/NĐ-CP dated 31/12/2020 of the Government detailing the implementation of a number of articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/NĐ-CP dated 11/09/2025 of the Government, and the legal regulations relating to the preparation and presentation of the Report on the use of proceeds from the share offering.

The Report on the use of proceeds from the share offering has been prepared on the cash receipts and cash disbursements basis and forms part of the total cash inflows and cash outflows of the Bank.

Reporting period

The Report on the use of proceeds from the share offering has been prepared for the use of proceeds from the offering of shares to existing shareholders for the period from 09/03/2026 to 04/05/2026.

Purpose of the report

The Report on the use of proceeds from the share offering has been prepared on the cash receipts and cash disbursements basis of the capital raised from the offering of shares to existing shareholders. This Report on the use of proceeds from the share offering is used solely for the purpose of meeting the requirements of State regulatory authorities as provided in Decree No. 155/2020/NĐ-CP dated 31/12/2020 of the Government detailing the implementation of a number of articles of the Law on Securities, as amended and supplemented by Decree No. 245/2025/NĐ-CP dated 11/09/2025 of the Government. Accordingly, this report may not be suitable for any other purpose and relates only to the use of proceeds from the offering of shares to existing shareholders, without relation to the entire Financial Statements of Prosperity and Growth Commercial Joint Stock Bank.

Hanoi, 05 June 2026

**ON BEHALF OF
PROSPERITY AND GROWTH
COMMERCIAL JOINT STOCK BANK**

Chief Accountant

General Director

(Signed)

(Signed and sealed)

Nguyen Thi Thu Ha

Nguyen Van Huong

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