SeABank

Số:1306/2026/CV-SeABank
(Ref : Explaining the movement in after-tax profit in Quarter III.2026)

Hanoi, 30 October 2026

Respectfully to:
- **Security Exchange Commission**
- **Vietnam Stock Exchange**
- **Ho Chi Minh Stock Exchange**
- **Hanoi Stock Exchange**

- *Pursuant to Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 issued by the Ministry of Finance providing "Guidelines on Information Disclosure on the Stock market".*
- *Pursuant to Audited financial statements for the fiscal year ended Quarter III.2026 and On the basis of current situation of Southeast Asia Commercial Joint Stock Bank;*

In compliance with the regulations on information disclosure of financial statements, Southeast Asia Commercial Joint Stock Bank (SeABank) hereby provides an explanation regarding the fluctuation in profit after tax of Quarter III.2026, as follows.

Separate net profit after tax of Quarter III.2026 reached to VND1,036,260 million, consolidated net profit after tax reached VND1,051,969 million, representing a decrease of over 10% compared to the same period last year.

The growth was primarily attributable to the following income-generating activities: standalone net interest income increased by VND 129,075 million (an increase of 5.55%), while consolidated net interest income rose by VND 131,344 million (an increase of 5.56%). Net profit from foreign exchange operations increased by VND 57,158 million (an increase of 31.64%). Net profit from securities trading activities also recorded a positive improvement.

Above is SeABank'explaination of the fluctuations in after-tax profit between the two reporting periods of Quarter III.2026 and Quarter III.2025.

Respectfully report to your agency and our valued investors./.

Receiving place:
- As above;
- Member BOD; BOS; BOM;
- Filed: Office

CHAIRMAN OF THE BOARD OF DIRECTOR

(signed)

TRẦN THỊ THANH THỦY