

No: 124/2026/BC- SeABank

*Hanoi, 29 January 2026*

**REPORT  
ON CORPORATE GOVERNANCE  
(2025)**

**Respectfully to:**

- **State Securities Commission;**
- **Vietnam Stock Exchange;**
- **Ho Chi Minh City Stock Exchange.**

- Name: **SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK**
- Head Office Address: No. 198 Tran Quang Khai, Hoan Kiem Ward, Hanoi City.
- Phone: 024.39448688 Fax: 024.39448689 Email: [contact@seabank.com.vn](mailto:contact@seabank.com.vn)
- Charter capital: 28,450,000,000,000 (Twenty eight thousand four hundred and fifty billion) VND.
- Stock Code: SSB
- Corporate Governance Model: General Meeting of Shareholders, Board of Directors, Supervisory Board, and General Director.
- Regarding the Implementation of Internal Audit Function: Implemented.

**I. Activities of the 2025 General Meeting of Shareholders**

SeABank held its 2025 Annual General Meeting of Shareholders (“AGM”) in April 2025 and conducted a written shareholders’ voting process to pass resolutions by written consent during the period from July to August 2025, in accordance with applicable laws and regulations. The details of the Resolutions approved by the AGM are as follows:

No.	Resolution/ Decision No.	Date	Content
<b>A. On 25 April 2025, at the Conference Room – Ruby Tree Golf Club – BRG Ruby Tree Golf Resort, Ngoc Xuyen Ward, Do Son District, Hai Phong City, Vietnam, SeABank held its 2025 Annual General Meeting of Shareholders (“AGM” or “the Meeting”). The Meeting approved the following resolutions:</b>			

1.	Resolution No. 1	25/04/2025	Ratify the report of the Board of Directors (“BOD”) on the performance results of the BOD, each member of the BOD in 2024, and the report of independent members of the BOD on the performance results of the BOD in 2024; operational plan of the BOD in 2025.				
2.	Resolution No. 2	25/04/2025	Ratify the report of the Supervisory Board (“BOS”) on the Bank's business results and the performance of the BOD and Board of Management (“BOM”) in 2024; self-assessment report on the performance of the BOS and each member of the BOS in 2024; and the operation plan of the BOS in 2025.				
3.	Resolution No. 3	25/04/2025	Ratify the Bank’s Business Activity Report in 2024 and Business Plan in 2025. The AGM ratified the assignment to the BOD and allowed the BOD to delegate authority (if the BOD finds it necessary) who is decided/approved adjusting, amending and supplementing SeABank's business plan and/or budget in 2025, in accordance with the Bank 's actual situation.				
4.	Resolution No. 4	25/04/2025	Ratify the SeABank's 2024 separate and consolidated financial statements audited by KPMG Company Limited.				
5.	Resolution No. 5	25/04/2025	Ratify the profit distribution plan for 2024 as follows: <div>Unit: million VND</div>				
			No.	Content	Consolidated data	SeABank	
						Amount	Proportion to PAT
			1	Total profit before tax in 2024	6,039,399	5,909,471	
			2	Corporate income tax 2024	1,223,373	1,181,961	
			3	Profit after tax used for fund appropriation in 2024	4,816,026	4,727,510	
4	Provision for additional charter	475,466	472,751	10,00%			

				capital reserve fund			
			5	Provision for financial reserve fund	475,466	472,751	10,00%
			6	Use profits to offset non-deductible expenses	4,800	4,800	0,10%
			7	Appropriation to reward fund	215,000	215,000	4,55%
			8	Appropriation to welfare fund	20,000	20,000	0,42%
			9	Profit remaining after paying taxes and appropriating funds in 2024	3,625,294	3,542,208	
			10	Remaining accumulated undistributed profits after appropriating funds in 2024	3,743,617		
			The remaining accumulated undistributed profits in 2024 after deducting reserve fund will be retained and undistributed as dividends for 2025. This strategy aims to strengthen the Bank's financial capacity and supplement its business capital.				
6.	Resolution No. 6	25/04/2025	<p><b>6.1.</b> Ratify the Report on remuneration and operating expenses of the BOD and BOS, salary, remuneration, and other bonuses of the BOM and other managers in 2024.</p> <p><b>6.2.</b> Ratify the plan for remuneration, bonuses and operating expenses of the BOD and BOS in 2025 as follows:</p>				

			<table><tr><th>No.</th><th>Content</th><th>Total budget for 2025 (in VND)</th></tr><tr><td>1</td><td>Remuneration, bonuses and operating expenses of the BOD</td><td>80 billion</td></tr><tr><td>2</td><td>Remuneration, bonuses and operating expenses of the BOS</td><td>40 billion</td></tr><tr><td></td><td><b>Total</b></td><td><b>120 billion</b></td></tr></table> <p>The BOD shall continue reviewing the regulations on remuneration, expenses, bonuses, and other benefits applicable to members of BOD, BOS. In addition, the BOD shall decide on the amendment, supplementation, or replacement of such regulations to ensure alignment with the budget plan approved by the General Meeting of Shareholders, other internal regulations of SeABank, applicable laws and actual circumstances.</p>	No.	Content	Total budget for 2025 (in VND)	1	Remuneration, bonuses and operating expenses of the BOD	80 billion	2	Remuneration, bonuses and operating expenses of the BOS	40 billion		<b>Total</b>	<b>120 billion</b>
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	<b>Total</b>	<b>120 billion</b>													
7.	Resolution No. 7	25/04/2025	Ratify the selection of Deloitte Vietnam Co., Ltd. as SeABank’s independent auditor in 2025 (hereinafter referred to as the “Independent Auditor”) to perform audits and/or other related services within the scope of auditing as required by the BOS and actual circumstances in 2025 (if needed). The BOD is authorized to decide/approve, direct the signing of contracts/agreements with the Independent Auditor, and to disclose information according to legal regulations.												
8.	Resolution No. 8	25/04/2025	<p>Ratify the list of Independent Auditor expected to perform audits an/or related services for SeABank in 2026 within the scope of auditing as required by the BOS and actual circumstances in 2025 (if needed) (hereinafter referred to as the “Plan 1”). In the event Plan 1 cannot be carried out, the General Meeting of Shareholders will approve one of the following Independent Auditors:</p> <ul style="list-style-type: none"><li>a. Ernst &amp; Young Vietnam Company Limited.</li><li>b. PwC Vietnam Company Limited.</li><li>c. KPMG Company Limited.</li></ul> <p>The BOD is authorized to decide/approve direct the signing of contracts/agreements with the Independent Auditor, and to announce information according to legal regulations.</p>												

9.	Resolution No. 9	25/04/2025	<p><b>9.1</b> Increase charter capital from <b>VND 28,450,000,000,000</b> to a maximum of <b>VND 28,650,000,000,000</b> through the issuance Employee Stock Ownership Plan in 2025 (hereinafter referred to as the "2025 ESOP". The detailed 2025 ESOP is attached.</p> <p><b>9.2</b> To implement 2025 ESOP, the BOD is authorized to carry out the following tasks, including but not limited to: (i) decide on the specific capital increase each component; (ii) decide on the issuance time of each component based on the bank's reality and capital needs; (iii) decide, amend, supplement and adjust the 2025 ESOP; (iv) decide, sign, and organize the implementation of documents, records related to the increase of charter capital; (v) decide, amend the Charter, Operating License according to the actual successfully issued capital; (vi) decide and carry out all procedures related to increasing charter capital with the State Bank of Vietnam, State Securities Commission and/or other relevant competent State agencies according to the provisions of law ; (vii) decide and implement procedures for additional depository registration at the Vietnam Securities Depository and Clearing Corporation and additional listing registration at the Ho Chi Minh City Stock Exchange; (viii) decide and carry out other related and necessary tasks (if any) to complete the 2025 ESOP in accordance with the law, directions of State agencies.</p>
10.	Resolution No. 10	25/04/2025	Ratify the policy to offer/issue up to <b>20%</b> of the total outstanding shares at that time to strategic partners and/or professional securities investors. It would be processed through a private placement and/or private issuance for swap purposes.
11.	Resolution No. 11	25/04/2025	<p><b>11. 1.</b> Ratify the acquisition of shares in ASEAN Securities Joint Stock Company (hereinafter referred to as the "ASEAN SC"), enterprise code 0102126675. This aims to facilitate ASEAN SC becoming a subsidiary of SeABank. Specific information regarding the enterprise in which SeABank acquire shares is as follows:</p> <ul style="list-style-type: none"> <li>a. Full name in Vietnamese: Công ty Cổ phần Chứng khoán ASEAN</li> <li>b. Full name in foreign language: Asean Securities Corporation</li> <li>c. Abbreviated name: Asean Securities</li> </ul>

			<ul style="list-style-type: none"> <li>d. Head office address: from 4th to 7th Floors, No. 3 Dang Thai Than, Phan Chu Trinh Ward, Hoan Kiem District, Hanoi City, Vietnam</li> <li>e. Current charter capital: VND 1,500,000,000,000 (One thousand five hundred trillion VND).</li> <li>f. Business operations: Securities business operations including securities brokerage; securities proprietary trading; securities investment consultancy; securities underwriting and other business activities.</li> <li>g. Date of establishment: 22 December 2006.</li> <li>h. Expected ownership ratio of SeABank in ASEAN SC: Up to 100% of ASEAN SC's charter capital at the time of execution. The BOD shall determine the specific shareholding ratio to ensure ASEAN SC becomes a subsidiary of SeABank.</li> <li>i. Expected timeline for share acquisition: In 2025 and/or in accordance with the approval of competent State authorities, applicable laws, and actual circumstances.</li> </ul> <p><b>11. 2.</b> Ratify SeABank's Proposal on the share acquisition in ASEAN SC. The detailed contents are attached to the meeting minutes.</p> <p><b>11. 3.</b> Assign the BOD to decide/approve, carry out actions, necessary steps, along with amendments changes, additions, or replacements required to ensure the effectiveness of resolutions. In addition, resolve arising issues related to this share acquisition, including but not limited to the following tasks:</p> <ul style="list-style-type: none"> <li>a. Decide/approve the contents and sign SeABank's Proposal on capital contribution/share acquisition in ASEAN Securities; decide/approve any amendments, supplements, or replacements to the Proposal if necessary in accordance with the law, requirements of competent State authorities, and/or actual events;</li> <li>b. Decide the implementation timeline for capital contribution/share acquisition transaction, purchase price, purchase volume, implementation method, and counterparty to the transaction;</li> </ul>
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			<ul style="list-style-type: none"> <li>c. Decide/approve, negotiate on all contents, and sign the capital contribution/share acquisition agreement(s) and all related documents arising from such agreement(s) (including amendments, supplements, or replacements if necessary). It is to complete the capital contribution/share acquisition in accordance with the law, requirements of competent State authorities, and/or agreements between SeABank and the transferring party(ies);</li> <li>d. Decide/approve the relevant expenses, fees, charges, and taxes related to SeABank's share acquisition in ASEAN SC;</li> <li>e. Decide/approve and sign all related documents (including amendments, supplements, or replacements if necessary) as required by law to carry out procedures. After that, seeking approvals for SeABank's capital contribution/share acquisition at the State Bank of Vietnam and other competent State authorities in accordance with the law (if applicable);</li> <li>f. Decide/approve the legal form/reorganization of ASEAN SC regarding SeABank's capital contribution/share acquisition;</li> <li>g. Decide/approve and sign relevant documents (including amendments, supplements, or replacements if necessary); carry out submission to the State Securities Commission, business registration authority, and/or other competent State authorities (if any). It is served for approval of the change in legal form/reorganization/business registration in accordance with the law;</li> <li>h. Decide/approve the engagement of a consultancy firm; decide, sign agreements, documents, and perform other related tasks with such consultancy firm in relation to capital contribution/share acquisition according to the law and SeABank's internal regulations (if deemed necessary);</li> <li>i. Decide/approve and/or sign documents, and implement activities of ASEAN SC and other matters related to SeABank's capital</li> </ul>
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			contribution/share acquisition in ASEAN SC in accordance with the law and SeABank’s internal regulations.										
12.	Resolution No. 12	25/04/2025	<p><b>12.1.</b> Ratify the proposed Remedial Plan in the event of early intervention, as attached (hereinafter referred to as the "Remedial Plan").</p> <p><b>12.2.</b> The BOD is authorized to decide/approve any amendments, supplements, or replacements to the Remedial Plan. In addition, sign all relevant documents and carry out necessary activities related to the issuance and implementation of the Bank’s Remedial Plan. Ensuring all documents compliance with regulations/requirements of the State Bank of Vietnam, applicable laws, SeABank’s internal regulations, and orientation from time to time.</p>										
13.	Resolution No. 13	25/04/2025	Ratify the number of BOD’s members for the 2023–2028 term: 08 members.										
14.	Resolution No. 14	25/04/2025	Ratify the additional election of 01 independent BOD’s member.										
15.	Resolution No. 15	25/04/2025	Ratify the election regulations for the additional BOD’s member in the period 2023-2028.										
16.	Resolution No. 16	25/04/2025	<p>Ratify the election result of 01 independent BOD’s member:</p> <table><tr><th>No</th><th>Full name</th><th>Number of votes obtained</th><th>Achieved rate</th><th>Result</th></tr><tr><td>1.</td><td>Matthew Sander Hosford</td><td>2,767,430,387</td><td>100%</td><td>Elected to be independent member of BOD for the term 2023-2028</td></tr></table>	No	Full name	Number of votes obtained	Achieved rate	Result	1.	Matthew Sander Hosford	2,767,430,387	100%	Elected to be independent member of BOD for the term 2023-2028
No	Full name	Number of votes obtained	Achieved rate	Result									
1.	Matthew Sander Hosford	2,767,430,387	100%	Elected to be independent member of BOD for the term 2023-2028									
17.	Resolution No. 17	25/04/2025	<p><b>17.1.</b> Ratify the results of the Bank's restructuring plan for the 2021-2025 term in 2024.</p> <p><b>17.2.</b> The BOD approves the results of the entire 2021-2025 period and prepares the contents of the next phase of the plan (as required by the State Bank of Vietnam, if any). In</p>										



			<p>addition, ensuring it is alignment with actual circumstances (if necessary) and the requirements of competent State authorities. The BOD is authorized to decide/approve (including signing) all related documents; carry out all necessary procedures related to the implementation of this section, in compliance with the law, SeABank's internal regulations, and strategy in each period.</p>
18.	Resolution No. 18	25/04/2025	<p><b>18.1.</b> The General Meeting of Shareholders approves the contracts and transactions with related persons as specified in Appendix 01 and Appendix 02 of the BOD's Report and/or actual transactions and/or recorded in SeABank's audited financial statements for the year 2024.</p> <p><b>18.2.</b> The General Meeting of Shareholders approves the principles on contracts and transactions between SeABank and the entities as prescribed in Point r, Clause 3, Article 67 of the Law on Credit Institutions 2024 and Clause 1, Article 167 of the Law on Enterprises 2020, including but not limited to:</p> <ul style="list-style-type: none"> <li>a. deposit transactions with a value of equal to or greater than 20% of the SeABank's charter capital as stated in the latest audited financial statements;</li> <li>b. credit granting transactions or other transactions (excluding those prohibited or restricted by law) with a maximum value of equal to or greater than 20% of the SeABank's charter capital as stated in the latest audited financial statements.</li> </ul> <p><b>18.3.</b> The BOD is authorized to decide/approve (including signing) all related documents to carry out all necessary activities, procedures related to the implementation of the contracts/transactions mentioned in Clauses 18.1 and 18.2 of this Resolution. To ensure those transaction compliance with the applicable laws, SeABank's internal regulations, strategy and the 2025 Business Plan approved by the General Meeting of Shareholders.</p>
19.	Resolution No. 19	25/04/2025	<p><b>19.1.</b> The General Meeting of Shareholders approves the principles for implementing matters within the authority arising between two AGM, including but not limited to:</p> <ul style="list-style-type: none"> <li>a. investment, purchase and sale of SeABank's assets;</li> </ul>

			<ul style="list-style-type: none"> <li>b. capital contribution, buying/selling of shares in other enterprises and credit institutions;</li> <li>c. other financial investments;</li> <li>d. amendment, supplementation, issuance, and replacement of SeABank's Financial Regulations in accordance with applicable laws.</li> </ul> <p><b>19.2.</b> The BOD is authorized to independently decide/approve (including signing) all documents to carry out all necessary activities, procedures related to the implementation of the contents set out in Clause 19.1 of this Resolution. Ensure the decisions compliance with applicable laws, SeABank's internal regulations, the Bank's strategy from time to time, as well as the Budget Plan &amp; Business Plan for 2025 approved by the General Meeting of Shareholders.</p>
<p><b>B. In July-August 2025, SeABank held a written shareholder consultation regarding the selection of an auditing firm for SeABank's 2025 and 2026 operations. The General Meeting of Shareholders approved the following:</b></p>			
1.	Article 1	11/08/2025	Ratifying the selection of PwC Vietnam Company Limited as the 2025 auditor of SeABank (hereinafter referred to as the "Independent Auditor") to perform the audit or other related services arising in 2025 according to Part I - Audit Scope in Proposal No. 58/2025/TTr-BKS dated 14 July 2025 of the SeABank Supervisory Board.
2.	Article 2	11/08/2025	Ratifying the continued selection of the Independent Auditing Unit that conducted the 2025 audit for SeABank to perform the audit and/or other related services arising in 2026 according to Part I - Audit Scope in Proposal No. 58/2025/TTr-BKS dated 14 July 2025 of the SeABank Supervisory Board
3.	Article 3	11/08/2025	<p>In case the Plan in Article 01 and Article 02 of this section cannot be implemented, the General Meeting of Shareholders ("GMS") shall approve the selection of one of the following units to perform audits and/or other related services for the Bank in 2025 and 2026:</p> <ul style="list-style-type: none"> <li>1. Ernst &amp; Young Vietnam Co., Ltd.</li> <li>2. Deloitte Vietnam Co., Ltd.</li> <li>3. KPMG Co., Ltd.</li> </ul>

			4. Another auditing company on the list of auditing companies approved by the State Bank or/and the State Securities Commission, or/and other State agencies.
4.	Article 4	11/08/2025	For other contents outside the Audit Scope that need to be audited or inspected by an Auditing Company according to the provisions of law or/and the requirements of competent State agencies, or/and the requirements from the Bank's partners, the GMS approves the selection of an Auditing Company from the list of auditing companies accepted/approved by the State Bank or/and the State Securities Commission, or/and other State agencies to conduct audits and inspections of SeABank's activities.
5.	Article 5	11/08/2025	The Board of Directors shall decide/approve and direct the implementation of the signing of contracts/agreements and related documents with the Independent Auditor in Contents 01, 02, 03 and 04 of this section and to make information disclosure in accordance with the provisions of the Law.
6.	Article 6	11/08/2025	Ratifying the content of the Draft Resolution of the GMS. This Resolution takes effect from the date of approval. This Resolution replaces Resolution No. 07 and Resolution No. 08 approved by the 2025 Annual General Meeting of Shareholders on 25 April 2025.  The Board of Directors, relevant units and individuals shall be responsible for implementing this Resolution.

## **II. Board of Directors (2025):**

### **1. Information about the members of the Board of Directors (BOD):**

The Board of Directors (“BOD”) for the 2023–2028 term was elected at the 2023 Annual General Meeting of Shareholders. In 2025, the BOD continued to be strengthened and enhanced in terms of capacity through the election of one additional Independent Director, Mr. Matthew Sander Hosford. Accordingly, the total number of Independent Directors increased to 02 out of 08 members, in compliance with securities regulations.

Regarding its composition, SeABank’s Board of Directors comprises a total of 08 members, including 02 Independent Directors, 02 related-party Directors, and all members are non-executive Directors. Female Directors account for 50% of the Board, representing 04 out of 08 members. The detailed list of SeABank’s Board of Directors is as follows:

No	Name	Position	Date of commencement/ cessation as a member of the Board of Directors/ Independent Director	
			Date of first election	Date of dismissal/ date of expiry of term
1.	Mr. Le Van Tan	Chairman of the BOD/Non-executive BOD Member	11/4/2018	
2.	Mrs. Nguyen Thi Nga	Standing Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	
3.	Ms. Le Thu Thuy	Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	
4.	Mrs. Khuc Thi Quynh Lam	Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	
5.	Mrs. Tran Thi Thanh Thuy	BOD Member/Non-executive BOD Member	17/4/2024	
6.	Mr.Mathew Nevil Welch (*)	BOD Member/Non-executive BOD Member	21/4/2022	
7.	Mr. Fergus Macdonald Clark	Independent BOD Member/Non-executive BOD Member	26/4/2023	
8.	Mr. Matthew Sander Hosford	Independent BOD Member/Non-executive BOD Member	25/04/2025	

## 2. BOD Meetings and Solicitations:

No	BOD Member	Number of Meetings/ Consultations	Attendance Rate	Reason for Non-attendance
1.	Mr. Le Van Tan	98	100%	-

No	BOD Member	Number of Meetings/ Consultations	Attendance Rate	Reason for Non-attendance
2.	Mrs. Nguyen Thi Nga	96	100%	Did not participate in voting when related to transactions approved
3.	Ms. Le Thu Thuy	98	100%	
4.	Mrs. Khuc Thi Quynh Lam	98	100%	
5.	Mrs. Tran Thi Thanh Thuy	98	100%	
6.	Mr. Mathew Nevil Welch (*)	98	100%	
7.	Mr. Fergus Macdonald Clark	96	100%	Did not participate in voting when related to transactions approved
8.	Mr. Matthew Sander Hosford	65	100%	Elected as BOD member by the 2025 GMS on 25/4/2025

(\*) In accordance with the Law on Enterprises 2020, Mr. Mathew Nevil Welch meets the criteria of an Independent Director, bringing the total number of Independent Directors to 03 out of 08 members of the Board of Directors.

### **3. Supervisory Activities of the Board of Directors (BOD) over the Board of Management (BOM):**

#### **a. Oversight of strategy implementation:**

The Board of Directors (“BOD”) exercised its oversight of strategy implementation through the following key activities:

- **Oversight of the Board of Management within the legal and internal governance framework:** The BOD supervised the Board of Management in strict compliance with the Bank’s Charter, the Regulations on the Organization and Operation of the Board of Directors, the Internal Corporate Governance Regulations, and applicable laws and regulations. This constitutes a core element in ensuring the BOD’s supervisory role and accountability over the Executive Management in line with international best practices, thereby safeguarding the legitimate interests of shareholders and other stakeholders.

- **Institutionalization of strategy through internal regulations:** In 2025, the BOD issued internal regulations and policies within its authority to operationalize the Bank's strategies, providing a clear and consistent basis for the Board of Management to implement such strategies in a systematic and coordinated manner. This approach is aligned with international corporate governance principles regarding the establishment of a clear governance framework to ensure effective strategy execution. Details are presented in the List of Resolutions and Decisions of the Board of Directors issued in 2025 under Section 5, Part II of this Report.
- **Periodic and ad hoc comprehensive performance reviews:** The BOD held regular quarterly meetings and extraordinary meetings as necessary to conduct comprehensive reviews of the Bank's operations, including:
  - + Business performance results;
  - + Human resources management and leadership development;
  - + Risk management activities;
  - + Compliance and internal control status; and
  - + Operational activities and other strategic matters.

Based on these reviews, the BOD issued Resolutions, Directives and Notices to set orientations, policies and directions for the Board of Management to implement. This practice is consistent with the requirements on the roles and responsibilities of the Board as set out in the ASEAN Corporate Governance Scorecard (ACGS) under "Responsibilities of the Board" and the OECD Principles regarding comprehensive oversight of strategy and risks.

Subsequently, the Board of Management is responsible for organizing the implementation and reporting on the execution results as required by the BOD, its Committees and the Supervisory Board for monitoring purposes.

- **Periodic and thematic reporting by the Board of Management:** The Board of Management submitted regular reports (weekly, monthly and quarterly) as well as thematic reports at coordination meetings with the BOD and its Committees. Report contents covered governance matters, business operations, risk management, compliance control, human resources, and specialized issues under the responsibility of each member of the Board of Management. This reporting mechanism ensures that the BOD is promptly informed of the Bank's operational status, enhances internal transparency, and supports the BOD in effectively performing its supervisory duties in accordance with international standards.
- **Allocation of annual targets and plans:** The BOD assigned annual business targets, operational plans and budgets in line with the macroeconomic environment and development objectives of each business segment. This provides a basis for the Board of Management to implement unified plans across the entire system, reflecting the BOD's responsibility for long-term strategic oversight.

- **Transparent information system and effective communication mechanisms:** A consistent information system and communication mechanisms were established to ensure that the BOD's objectives, strategies and directives were fully incorporated into internal regulations and formal directives (such as resolutions, directives and notices). This ensures clear and effective information flow from senior management to relevant units and individuals, thereby enhancing awareness and accountability in execution. This practice contributes to meeting the "Disclosure and Transparency" criteria under the ACGS and strengthens the Bank's transparency in information disclosure.
- **Accountability and incorporation of internal control recommendations:** Recommendations from the Supervisory Board were reviewed, discussed and submitted to the BOD for consideration and implementation in order to address shortcomings and enhance the effectiveness of the internal control system. The adoption and execution of such recommendations further reinforce the BOD's supervisory role over the overall risk management and internal control framework.

**b. Oversight by senior management over the internal control system**

SeABank has established and operated a comprehensive, effective internal control system in compliance with regulations of the State Bank of Vietnam and international corporate governance best practices, ensuring effective supervision, inspection and continuous adaptability to risks across all banking activities, specifically as follows:

- **Comprehensive internal control framework and supervisory role of senior management:** SeABank has established a complete internal control system, including an independent dedicated internal control and compliance function under the Risk Management, Legal and Compliance Division, and has adopted the three lines of defense model to ensure effective risk oversight and reconciliation at all management levels.
- **Continuous oversight from the Board of Directors to executive management:** Oversight of the internal control system is conducted consistently from the Board of Directors and its specialized Committees, the Board of Management, down to Heads of Units and Centers, ensuring that all control activities, operations and internal processes are maintained, reviewed and updated in accordance with applicable laws, regulatory requirements, industry practices and the regulations of the State Bank of Vietnam.
- **Risk, compliance and information system monitoring:** SeABank implements internal controls through direct control activities, management information systems and transparent information-sharing processes, facilitating early identification of potential risks and ensuring that reports and data used for supervisory purposes are timely and accurate.
- **Organization-wide scope of internal control:** Internal control activities are applied across all business processes, functional units, head office, branches and other

dependent units, ensuring compliance with laws, industry regulations and SeABank's internal policies and procedures.

- **Control culture and professional ethics:** The Bank maintains and promotes a strong internal control culture aligned with professional ethical standards, including the Code of Professional Ethics and Internal Labor Regulations, which clearly define prohibited acts, behavioral assessment criteria and corresponding disciplinary measures, thereby ensuring discipline and ethical conduct throughout the organization.
- **Remediation of deficiencies and regulatory feedback:** The Bank proactively reviews, addresses and remedies deficiencies and limitations identified through conclusions and recommendations of the State Bank of Vietnam, independent auditors and other competent authorities, thereby continuously enhancing the effectiveness of the internal control system.
- **Handling of legal and internal violations:** SeABank strictly addresses violations of laws, internal regulations and professional ethical standards in accordance with applicable regulations, while continuously updating and improving control processes to prevent recurrence.

**c. Oversight by senior management over the Bank's risk management activities**

SeABank has established and implemented a comprehensive and effective risk management framework with clearly defined oversight responsibilities of senior management, in line with international risk governance principles and the requirements of Circular No. 13/2018/TT-NHNN and its amendments and supplements, specifically as follows:

- **Comprehensive risk management policy framework:** The Board of Directors oversees the development and maintenance of the overall risk management policy framework and specific policies for key risk types, including credit, market, operational, liquidity and legal risks. These policies are institutionalized into regulations, procedures, guidelines, models and management tools in accordance with international standards (e.g. Basel III) and applicable legal requirements, including Circular No. 13/2018/TT-NHNN and relevant implementing regulations.
- **Oversight of risk prevention measures implementation:** Senior management oversight includes monitoring the implementation of risk prevention measures at all executive levels, thereby ensuring credit portfolio quality and compliance with risk limits approved by the Board of Directors, including:
  - + Monitoring credit quality and portfolio structure by industry, sector and customer segment;
  - + Applying early warning indicators to identify risks before thresholds are breached;
  - + Proposing and implementing remedial measures for portfolios or exposures showing potential risk signs.

These practices ensure that risks are not only identified but also proactively managed before adversely affecting the Bank's safety and operational efficiency.



- **Periodic oversight and management feedback:** The Risk Committee chairs regular meetings to assess policy implementation and the effectiveness of risk management activities. Assessment results are reported directly to the Board of Directors for timely guidance, ensuring that strategic decisions appropriately balance growth objectives and financial safety, in line with risk governance standards set out in the OECD Principles.
- **Environmental and social risk management:** The Bank oversees the development and implementation of sustainable development policies, integrating environmental and social risk management into the credit appraisal and approval process. One hundred percent (100%) of new credit proposals and credit renewals are screened and/or assessed for environmental and social risks in accordance with internal regulations, thereby enhancing sustainability and compliance with international standards on comprehensive risk management.
- **Remediation of deficiencies and regulatory feedback:** SeABank proactively reviews, addresses and remedies deficiencies and limitations identified by the State Bank of Vietnam, independent auditors and other competent authorities. Such timely responses not only ensure regulatory compliance but also demonstrate continuous improvement of the risk management framework.

**d. Oversight by senior management over the internal capital adequacy assessment process (ICAAP)**

The Board of Directors assumes comprehensive and strategic oversight of the Bank's Internal Capital Adequacy Assessment Process (ICAAP), ensuring that the process not only complies with regulatory requirements but also accurately reflects the Bank's risk appetite and long-term business strategy.

- **Establishment and approval of the ICAAP framework:** The Board of Directors approves the policies, methodologies and guidance documents for the ICAAP, ensuring compliance with international risk and capital management standards (such as Basel III) and the regulations of the State Bank of Vietnam. This framework includes assumptions, scenarios, stress testing and quantitative and qualitative criteria to appropriately reflect the Bank's overall risk profile and capital requirements.
- **Periodic implementation oversight:** The Board of Management is responsible for organizing the implementation of the ICAAP in accordance with the approved policy framework. Periodic reports on capital adequacy and ICAAP results are submitted to the Board of Directors to enable timely monitoring of capital sufficiency under different economic conditions and the Bank's resilience to market fluctuations. Such reporting complies with the requirements of Circular No. 13/2018/TT-NHNN and other internal reporting regulations.
- **Strategic assessment and assumption analysis:** The Board of Directors reviews ICAAP assumptions, scenarios and simulation results to ensure alignment with the Bank's business strategy and risk appetite. The Board of Directors requires the Board

of Management to conduct reconciliations and update capital-impacting factors in response to significant changes in the economic and financial environment.

- **Remediation and regulatory feedback:** The Bank systematizes and addresses deficiencies and limitations related to the ICAAP as recommended by the State Bank of Vietnam, independent auditors and other competent authorities, thereby enhancing control quality and capital resilience under high-risk scenarios.

**e. Other oversight activities of the Board of Directors over the Board of Management**

The Board of Directors performs broader oversight over the Board of Management to ensure executive competence, effective internal control systems and alignment with the Bank's development strategy.

- **Issuance of delegation of authority framework:** The Board of Directors issues and regularly reviews the delegation of authority framework, responsibilities and approval limits applicable to members of the Board of Management. This framework is designed in accordance with governance needs and the professional qualifications, skills and experience of each executive, thereby maximizing individual capabilities in strategy execution and risk control.
- **Oversight through resolutions, decisions and specialized committees:** Oversight by the Board of Directors is exercised directly through the issuance of Decisions and Resolutions on strategic, risk and operational governance matters, and indirectly through supporting Committees/Councils, including:
  - + Risk Management Committee;
  - + Human Resources Committee;
  - + Technology Committee.

These Committees provide advisory support, conduct in-depth assessments and submit periodic reports to the Board of Directors on matters within their oversight scope, establishing a multi-layered control and feedback mechanism.

- **Information exchange and internal reporting mechanisms:** The Bank maintains a transparent and consistent information exchange system based on the three lines of defense model, ensuring that management levels and relevant individuals have adequate access to objectives, strategies, policies, procedures and their respective responsibilities. Information flows bidirectionally as follows:
  - + From the Board of Directors / Board of Management to operational units via management information systems;
  - + From operational and functional units back to the Board of Management and the Board of Directors through periodic and event-driven reporting systems.
- **Feedback management and handling of violations:** The Bank's internal reporting platform incorporates mechanisms for recording and addressing violations, enabling the Compliance and Risk Management & Legal functions to receive, classify and handle issues related to breaches of laws, internal regulations and professional ethical

standards. This mechanism not only strengthens governance transparency but also promotes rapid feedback and accountability across the organization.

#### **4. Activities of the Committees under the Board of Directors**

In the first six months of 2025, the Risk Management Committee (RMC), the Human Resources Committee (HRC), and the Technology Committee under the Board of Directors (BOD), continued to be consolidated in accordance with the BOD's structure for the 2023–2028 term. This restructuring aligns with the executive leadership's personnel strategy and the company's orientation toward internationalization, aiming to meet international standards, requirements, and best practices.

The RMC, the HRC and the Technology Committee have also operated in accordance with their legally mandated functions and duties, as well as in compliance with the regulations of SeABank. These committees have provided advisory support and assistance to the BOD on key areas of banking, enabling the BOD to make informed and appropriate decisions. Specifically:

##### **a. Risk Management Committee (RMC)**

###### ***i. Organizational Structure***

- Voting Members:
  - + Mr. Le Van Tan – Chairman of the BOD, Non-executive Member: Chairman of the Committee
  - + Ms. Khuc Thi Quynh Lam – Vice Chairman of the BOD, Non-executive Member: Vice Chairman of the Committee
  - + Mr. Fergus Macdonald Clark – Independent member of the BOD, Non-executive Member: Member of the Committee
  - + Mr. Ho Anh Vu – Specialist of the BOD: Member of the Committee
- Non - Voting Members:
  - + Mr. Le Quoc Long – General Director: Member of the Committee
  - + Mr. Vu Dinh Khoan – Deputy General Director: Member of the Committee
  - + Mr. Nguyen Tuan Anh – Deputy General Director: Member of the Committee
  - + Secretary: An officer from the Risk Management Division appointed by the Committee Chairman or the Director of the Risk Management Division as determined periodically.

###### ***ii. Functions and Responsibilities of the Risk Management Committee (RMC)***

- To advise the BODs on the following matters:
  - + Developing and organizing the implementation of risk management policies.
  - + Issuing regulations, policies within the authority of the BODs relating to risk management, in accordance with applicable laws and the SeABank's Charter.
  - + Addressing and remedying limitations in risk management in response to requirements of the SBV, independent audit firms, and other competent authorities.

- + Approval of investments, transactions with related-party, governance policies, and risk mitigation plans within the scope of functions of the BODs.
- + Supervising senior management in relation to the internal capital adequacy assessment, in accordance with applicable laws.
- + Other matters as stipulated by the BODs.
- To review and assess the effectiveness of current risk management policies. It is a basis for advising the BODs on necessary changes to policies, operating strategies, and risk mitigation measures within its delegated authority.
- To analyze and provide warnings on the bank's safety level that may affect its operations. After that, proposing preventive measures for such risks in both the short term and the long term.
- With respect to sustainable development:
  - + To advise the Board of Directors on:
    - Environmental and social risk management; sustainable development in credit and investment activities.
    - Issuing environmental and social risk management policies within the authority of the BODs, in accordance with applicable laws and the SeABank's Charter.
  - + Monitoring and evaluating the effectiveness of the implementation of environmental and social risk management policies.
  - + Proposing measures to the BODs to improve the effectiveness of the environmental and social risk management system within the scope of functions by the Board of Directors.
- Other tasks as decided by the BOD from time to time, ensuring compliance with the law.

### ***iii. RMC's Performance in 2025***

RMC prepared programs and activity plans as well as organize RMC meetings on a 6-month basis. During which the RMC evaluates the implementation of previous Resolutions, plans tasks for the upcoming period, reviews risk management practices, and other relevant tasks, specifically:

- The RMC approved the 2025 action plan. It focuses on strengthening credit risk control and enhancing early warning mechanisms. It also aims to improve supervision of collateral and further strengthen risk management regulations, and the GRC system. In addition, training and communication on risk identification are promoted for business units. The plan ensures compliance with the risk appetite, internal limits, and the SBV's requirements across the entire system.
- Results of the RMC meeting in 2025:
  - + In 2025, SeABank continued to comprehensively implement risk management measures in accordance with the BOD's direction. It is to ensure compliance with the Law on credit institutions, the Circulars of the SBV, and aligning with the sustainable business growth;

- + SeABank reviewed, updated, and finalized internal documents, especially those under the authority of the BOD. SeABank strengthened supervision of compliance with credit guidelines, limits, and risk appetite;
  - + SeABank implemented programs to enhance the capacity for assessment and appraisal of existing credit products, with a particular focus on cashless payment products. These initiatives aim to shorten lending processes, align with the bank's digital transformation plan, and safety of payment operations;
  - + SeABank conducted close credit supervision across customer segments, products, and regions in accordance with the targets set out in the 2025 Credit Orientation and through quarterly reports to the Risk Management Committee;
  - + The Bank proactively reviewed, identified, and provided early risk warnings for credit activities, with a particular focus on card-based lending to support the Bank's card development strategy.
  - + Many key projects on credit risk management and data have been completed and put into operation, including an automated debt classification system, credit rating model, early warning system, CIC reporting according to regulations. SeABank also upgraded the risk management database (Risk Datamart), contributing to improving the effectiveness of risk monitoring and reporting;
  - + Market risk management, operational risk management, and capital safety continue to be emphasized. SeABank ensures compliance with safety ratios, manages capital according to risk appetite, and gradually implements Basel III standards.
  - + With respect to sustainable development: SeABank continues to improve its environmental and social risk management framework (ESMS). Policies and programs to promote green credit are developed that linked to sustainable development goals.
- iv. *Organize consultations with members of the Risk Management Committee to issue/amend/supplement documents under the authority of the BOD related to operational risk management at SeABank***
- Regulations on credit risk management strategy at SeABank.
  - Regulations on operational risk management strategy at SeABank.
  - Market risk management strategy at SeABank.
  - Interest rate risk management strategy on the banking book.
  - Regulations on sustainable development strategy at SeABank.
  - Decision on risk appetite at SeABank 2026-2030.
  - Proposal on the 2025 capital plan and capital allocation.
- v. *Supervisory reporting***
- On a quarterly basis, the Risk Management Division acts as the focal point to submit internal risk management reports to the Risk Management Committee (via the Committee Secretary). These reports cover key risks including credit risk, market risk, interest rate risk in the banking book, liquidity risk, capital adequacy ratio (CAR), and anti-money

laundering activities, etc. Based on these reports, the Risk Management Committee has assessment basis to conduct assessments and provide advice to the BODs on the risk management activities.

**b. Human Resources Committee (“HRC”)**

***i. Organizational Structure of the HRC***

The HRC of SeABank was structured with voting members of the BODs for the 2023–2028 term and non-voting members from the Board of Management, specifically as follows:

- Voting Members:
  - + Madame Nguyen Thi Nga – Standing Vice Chairman of the BOD, Non-executive Member: Chairman of the Committee.
  - + Mr. Le Van Tan – Chairman of the BOD, Non-executive Member: Standing Vice Chairman of the Committee.
  - + Ms. Le Thu Thuy – Vice Chairman of the BOD, Non-executive Member: Vice Chairman of the Committee.
  - + Mr. Mathew Nevil Welch – Member of the BOD, Non-executive Member: Member of the Committee.
- Non-Voting Members:
  - + Mr. Le Quoc Long – General Director: Member of the Committee.
  - + Ms. Bui Thi Hai Yen - Director of the Human Resources Management & Development Division: Member.
  - + Secretary of the Committee: An officer from the Human Resources Management & Development Division, appointed by the Committee Chairman or the Director of the Human Resources Management & Development Division as determined periodically.

***ii. Functions and Responsibilities of the HRC***

- Advising and assisting the Board of Directors (BOD) in corporate governance, monitoring, and evaluating governance activities to ensure compliance with current corporate governance laws applicable to the Bank while aligning with best practices in corporate governance in Vietnam and internationally.
- Advising the BOD on the size and structure of the Board of Directors and Executive Management to match the Bank’s operational scale and development strategy.
- Providing recommendations to the BOD for addressing personnel matters arising during the processes of election, appointment, dismissal, or removal of members of the BOD, Supervisory Board, and Executive Management in accordance with applicable laws and the Bank’s Charter.
- Researching and advising the BOD on the Bank’s human resource strategies, budgets, and succession planning.

- Researching and presenting recommendations for the BOD's approval regarding the appointment, dismissal, and remuneration packages, including salaries, bonuses, benefits, and welfare, for positions within the BOD's appointment and dismissal authority, in compliance with the laws and SeABank's Charter at any given time.
- Researching and advising the BOD on issuing internal regulations under its authority regarding salary schemes, allowances, bonuses, recruitment policies, training, and other incentive policies for Executive Management and Bank employees.
- Preparing periodic or ad-hoc reports on daily activities and arising issues in the process of performing the Committee's functions and duties.

**iii. *Activities of the Human Resources Committee (HRC) in 2025***

- In 2025, the HRC advised and assisted the BODs in restructuring the Bank's organizational structure in line with its development strategy and business orientation objectives, including the following divisions:
  - + Treasury & Financial Markets Division;
  - + Investment Division;
  - + Corporate Banking Division;
  - + SME Banking Division;
  - + Retail Banking Division;
  - + Retail Transformation & Digital Banking Division;
  - + Risk Management, Legal & Compliance Division;
  - + Strategy & International Finance Division;
  - + Human Resources Division.
- The HRC advised and assisted the BODs in recruitment, appointment, and dismissal matters for positions under the authority of the BODs:
  - + The HRC advised the BODs on submitting to the General Meeting of Shareholders the election of an independent Member of the BODs for the 2023–2028 term, Mr. Matthew Sander Hosford. He has extensive experience in the fields of finance and sustainable development, with many years of service at the International Finance Corporation (IFC).
  - + The HRC also advised the BODs on the appointment of 02 Deputy General Directors, as well as the dismissal and appointment of key positions at subsidiaries and project committees of SeABank, specifically:
    - Appointment of Mr. Le Thanh Hai – Director of Retail Banking Division, as Deputy General Director;
    - Appointment of Mr. Bui Quoc Hieu – Director of Credit Approval Division, as Deputy General Director;
    - Mr. Vu Dinh Khoan ceased to hold the position of General Director of SeABank AMC;

- Appoint Ms. Nguyen Thanh Ngoc to the position of General Director of SeABank AMC;
  - Dismissal of 08 management positions at SeABank PTF in accordance with the Capital Transfer Agreement between SeABank and AEON Financial dated 20 October 2023;
  - Appointment of members of the Steering Committee according to the vertical business model project.
- + In addition, the HRC advised the BODs on the appointment and dismissal of Branch Directors at SeABank, including but not limited to Quang Ninh Branch, Can Tho Branch, Saigon Branch, Dong Nai Branch, Binh Phuoc Branch, Long An Branch, and Binh Chanh Branch.
- Annual human resources policies, including: the PVI Care Health Insurance 2025; the periodic health check-up program; and the career-path-based appointment program for employees, were implemented in accordance with the approved plan. In addition, employee welfare policies in celebration of the Bank's 31st anniversary were rolled out to recognize employee contributions and enhance employee benefits.
  - Performance assessment: SeABank continued to implement the KPI system and assign targets in line with the business plan and the strategic development orientation for 2025. At the same time, employee's performance was reviewed. The KPI policies and additional performance-based remuneration for business staff were adjusted and updated to promote higher efficiency and productivity, in alignment with the 2025 business objectives and plans of each customer segment.

**c. Technology Committee ("TC")**

***i. Organizational structure of the Technology Committee***

According to Decision No. 495/2025/QĐ-HĐQT issued on May 9, 2025 regarding Members of the Technology Committee under the Board of Directors of Southeast Asia Commercial Joint Stock Bank, the technology committee consists of the following members:

- Voting Members:
  - + Ms. Le Thu Thuy - Vice Chairman of the Board of Directors, Non-executive Member: Chairman of the Committee
  - + Ms. Tran Thi Thanh Thuy - Member of the Board of Directors, Non-executive Member: Member
  - + Mr. Mathew Nevil Welch - Member of the Board of Directors, Non-executive Member: Member
  - + Mr. Matthew Sander Hosford - Independent Member of the Board of Directors, Non-executive Member: Member
- Non-voting Members:
  - + Mr. Le Quoc Long - General Director



- + Mr. Nguyen Tuan Cuong - Deputy General Director
- + Ms. Nguyen Thi Thu Huong - Deputy General Director
- + Mr. Nguyen Tuan Anh - Deputy General Director
- Other members as requested by the Chairman of the Committee in each meeting

**ii. *Functions and tasks of the Technology Committee***

According to Decision No. 703/2024/QĐ-HĐQT issued on August 19, 2024 on the establishment of the Technology Committee under the Board of Directors of Southeast Asia Commercial Joint Stock Bank, functions and tasks of the Technology Committee as follows:

- Advise and assist the Board of Directors in approving development strategies, projects and budgets (including but not limited to investment scale and structure) related to technology and digital banking of the Bank, and monitor and evaluate these strategies and projects, ensuring that they are consistent with the actual situation of the Bank, the scale of operations and the development strategy of the Bank, the approved investment budget in each period, consistent with the general development strategy of the Bank;
- Appraise and evaluate before the Board of Directors approves and directs the implementation of projects, plans, and investment plans for technology and digital banking under the authority of the Board of Directors in accordance with the provisions of law and the Charter of SeABank.
- Advise the Board of Directors on transformation programs to implement strategies and projects on technology and digital banking of the Bank in each period;
- Advise the Board of Directors on handling issues related to technology and digital banking arising during operations in accordance with the provisions of law and the Bank's Charter.
- Research and advise the Board of Directors on the issuance of internal regulations of the bank under the authority of the Board of Directors on mechanisms and policies related to technology and digital banking in each period.
- Implement the periodic or ad hoc reporting regime on daily activities arising during the performance of the functions and tasks of the Committee.

**iii. *Performance of the Technology Committee in 2025***

The Technology Committee has held many meetings to evaluate proposals from the Business Blocks and the Digital Banking Technology Block on the implementation of new information technology projects/items in 2025. The approved projects aim to achieve the following 4 key groups of objectives:

- Ensuring a stable and compliant operating platform:
  - + Fully and promptly meeting the requirements of the law and state management agencies;
  - + Investing in and modernizing essential information technology (IT) infrastructure, ensuring continuous, stable and safe system operation.

- Promoting growth and enhancing competitiveness:
  - + Applying new technologies to develop competitive products and services, meeting business growth goals;
  - + Digitizing and improving customer journeys, providing superior service experiences.
- Optimize operations and improve performance:
  - + Automate manual processes and operations to minimize errors, save costs and increase labor productivity.
- Enhance risk management and internal control:
  - + Build an integrated, comprehensive risk management, compliance and internal control (GRC) system;
  - + Upgrade early warning and credit information systems.

## 5. Resolutions/Decisions of the Board of Directors

In 2025, the members of the SeABank Board of Directors actively participated in the Bank's activities and promptly approved resolutions and decisions within their authority in accordance with applicable laws, meeting the Bank's practical needs. These included, but were not limited to, the following matters:

No	Number of Resolutions /Decisions	Date	Content of Resolutions/Decisions	Approval Rate
1.	1499/2025/QĐ-HĐQT	31/12/2025	Revocation of Decision No. 616/2025/QĐ-HĐQT	100%
2.	1496/2025/NQ-HĐQT	31/12/2025	Approval of the issuance of the Sustainable Development Strategy at SeABank	100%
3.	1488/2025/QĐ-HĐQT	30/12/2025	Amendment and supplementation of certain Articles of the Regulation on remuneration of the Board of Directors and the Supervisory Board of Southeast Asia Commercial Joint Stock Bank issued under Decision No. 246/2023/QĐ-HĐQT dated 26 April 2023	100%
4.	1483/2025/NQ-HĐQT	29/12/2025	Approval of customer transaction limits for financial institutions – Phase 4 of 2025	100%

5.	1461/2025/ NQ-HĐQT	19/12/2025	Approval of rental rates and commercial terms for leasing additional space to expand the Corporate Banking Center at Da Nang Branch	100%
6.	1460/2025/ NQ-HĐQT	19/12/2025	Approval of rental rates and commercial terms for leasing additional space to expand the Corporate Banking Center at Dong Da Branch	100%
7.	1449/2025/ QĐ-HĐQT	16/12/2025	Issuance of the Interest Rate Risk in the Banking Book (IRRBB) Management Strategy	100%
8.	1448/2025/ NQ-HĐQT	16/12/2025	Approval of the issuance of the Interest Rate Risk in the Banking Book (IRRBB) Management Strategy	100%
9.	1435/2025/ QĐ-HĐQT	12/12/2025	Authorization granted to the Head of Operations Division at SeABank	100%
10.	1412/2025/ NQ-HĐQT	08/12/2025	Approval of the issuance of the Market Risk Management Strategy	100%
11.	1369/2025/ NQ-HĐQT	25/11/2025	Approval of the private placement of bonds in the international market to the Asian Infrastructure Investment Bank (“AIIB”)	100%
12.	1368/2025/ NQ-HĐQT	25/11/2025	Approval of the private placement of bonds in the international market to the International Finance Corporation (“IFC”)	100%
13.	1356/2025/ NQ-HĐQT	21/11/2025	Approval of credit extension under the SeAHome 1 product to customers Le Ngoc Anh and Nguyen Thi Thuy at SeABank Au Co – Tan Binh Branch	100%
14.	1355/2025/ NQ-HĐQT	21/11/2025	Approval of credit extension under the SeAHome 1 product to customers Nguyen Do Trung Tuyen and Nguyen Thi Ngoc Ha at SeABank Phu My Hung	100%
15.	1342/2025/ NQ-HĐQT	19/11/2025	Approval of the dossier for the international bond offering	100%

16.	1341/2025/ QĐ-HĐQT	19/11/2025	Decision on the implementation of the international bond offering and its terms and conditions	100%
17.	1340/2025/ NQ-HĐQT	19/11/2025	Approval of certain additional contents of the Plan for the International Bond Issuance in 2025	100%
18.	1336/2025/ NQ-HĐQT	18/11/2025	Approval of the issuance of the Operational Risk Management Strategy at SeABank	100%
19.	1329/2025/ NQ-HĐQT	17/11/2025	Approval of the leasing of premises for the headquarters of Ha Dong Branch	100%
20.	1326/2025/ QĐ-HĐQT	17/11/2025	Approval of amendments to the issuance of Certificates of Deposit (CDs), Phase 3 of 2025	100%
21.	1299/2025/ NQ-HĐQT	07/11/2025	Issuance of the Credit Risk Management Strategy at SeABank	100%
22.	1298/2025/ NQ-HĐQT	07/11/2025	Approval of the Plan for private placement of bonds in the international market in 2025 and the plan for utilization of proceeds from the 2025 international private bond offering	100%
23.	1297/2025/ NQ-HĐQT	07/11/2025	Approval of the Green Bond Framework and Blue Bond (Marine and Ocean Protection) Framework	100%
24.	1279/2025/ QĐ-HĐQT	04/11/2025	Personnel plan at SeABank Tien Giang Branch – Appointment	100%
25.	1278/2025/ QĐ-HĐQT	04/11/2025	Personnel plan at SeABank Tien Giang Branch – Dismissal	100%
26.	1277/2025/ NQ-HĐQT	04/11/2025	Personnel plan at SeABank Tien Giang Branch	100%
27.	1266/2025/ QĐ-HĐQT	30/10/2025	Authorization to sign SeABank's financial statements	100%
28.	1264/2025/ NQ-HĐQT	30/10/2025	Approval of the issuance of SeABank's Q3 2025 financial statements and authorization to sign the financial statements	100%

29.	1257/2025/ QĐ-HĐQT	29/10/2025	Approval of amendments to the plan for issuance of Certificates of Deposit (CDs) of SeABank, Phase 3 of 2025	100%
30.	1244/2025/ NQ-HĐQT	22/10/2025	Approval of the issuance and settlement of back-to-back letters of credit for CDH Trading and Investment Joint Stock Company	100%
31.	1237/2025/ NQ-HĐQT	21/10/2025	Personnel plan for positions at Thu Duc Branch	100%
32.	1236/2025/ NQ-HĐQT	21/10/2025	Personnel plan for positions at Tan Binh Branch	100%
33.	1231/2025/ QĐ- CTHĐQT	16/10/2025	Adjustment of approval conditions for the issuance of payment guarantees for TN Development Joint Stock Company	100%
34.	1226/2025/ QĐ-HĐQT	16/10/2025	Adjustment of approval conditions for the issuance of payment guarantees for TN Development Joint Stock Company	100%
35.	1224/2025/ NQ-HĐQT	16/10/2025	Approval of the implementation of SeABank's charter capital increase plan	100%
36.	1219/2025/ QĐ- CTHĐQT	15/10/2025	Addition of an exception for the payment guarantee granted to TN Development Joint Stock Company	100%
37.	1218/2025/ NQ-HĐQT	15/10/2025	Approval of the issuance of a payment guarantee for TN Development Joint Stock Company	100%
38.	1211/2025/ QĐ-HĐQT	14/10/2025	Members of the Risk Management Committee at SeABank	100%
39.	1202/2025/ NQ-HĐQT	13/10/2025	Approval of the issuance of the general decision on credit extension activities at SeABank	100%
40.	1201/2025/ QĐ-HĐQT	13/10/2025	Adjustment of approval conditions for the payment guarantee for Bac Ha Noi Smart City Development Investment Joint Stock Company	100%
41.	1175/2025/ QĐ-HĐQT	06/10/2025	Appointment of a working delegation to conduct a business trip to Japan	100%

42.	1174/2025/ QĐ-HĐQT	06/10/2025	Termination of the effectiveness of Decision No. 555/2018/QĐ-HĐQT on SeABank's savings deposit regulations and Decision No. 616/2022/QĐ-HĐQT on amendments to SeABank's savings deposit regulations	100%
43.	1162/2025/ QĐ-HĐQT	02/10/2025	Plan for amendments to the plan for issuance of SeABank's Certificates of Deposit, Phase 3 of 2025	100%
44.	1158/2025/ NQ-HĐQT	01/10/2025	Approval of the issuance and settlement of back-to-back letters of credit on a transaction-by-transaction basis for META Trading and Investment Joint Stock Company	100%
45.	1151/2025/ QĐ-HĐQT	30/09/2025	Issuance of the organizational structure of the Retail Banking Division under Southeast Asia Commercial Joint Stock Bank	100%
46.	1150/2025/ QĐ-HĐQT	30/09/2025	Issuance of the organizational structure of the Business Transformation and Retail Digital Services Division under Southeast Asia Commercial Joint Stock Bank	100%
47.	1149/2025/ NQ-HĐQT	30/09/2025	Approval of the establishment and issuance of the organizational structure of the Retail Banking Division	100%
48.	1148/2025/ NQ-HĐQT	30/09/2025	Approval of the establishment and issuance of the organizational structure of the Business Transformation and Retail Digital Services Division	100%
49.	1145/2025/ NQ-HĐQT	30/09/2025	Approval of the issuance of a payment guarantee for Bac Ha Noi Smart City Development Investment Joint Stock Company	100%
50.	1117/2025/ NQ-HĐQT	15/09/2025	Board of Directors' Resolution for Q2 2025	100%

51.	1116/2025/ QĐ-HĐQT	15/09/2025	Letter of introduction for SeABank's representative to work with the State Bank of Vietnam – Region 5	100%
52.	1115/2025/ QĐ-HĐQT	15/09/2025	Decision on authorization by the Chairperson of the Board of Directors to Mr. Hà Văn Mạnh – Director of Thai Nguyen Branch	100%
53.	1114/2025/ QĐ-HĐQT	15/09/2025	Authorization to sign contracts and related documents arising from human resources matters for Ms. Bùi Thị Hải Yến – Director of the Human Resources Management and Development Division	100%
54.	1106/2025/ QĐ-HĐQT	11/09/2025	List of staff participating in the Lotusmiles Partnership Day organized by Vietnam Airlines	100%
55.	1102/2025/ QĐ-HĐQT	10/09/2025	Authorization for Ms. Thủy to sign the Letter of Intent (LOI) with the OPEC Fund	100%
56.	1101/2025/ QĐ-HĐQT	10/09/2025	Authorization for Mr. Nguyen Tuan Anh and/or Mr. Vo Long Nhi (Andrew Vo) to sign the Letter of Intent (LOI) with the OPEC Fund	100%
57.	1096/2025/ NQ-HĐQT	09/09/2025	Board of Directors' Resolution approving the income structure applicable to Branch Directors concurrently serving as Directors of the Retail Banking Center and the Corporate Banking Center	100%
58.	1086/2025/ QĐ-HĐQT	05/09/2025	Authorization to sign the reviewed financial statements audited by an audit firm for the six-month accounting period ended 30 June 2025	100%
59.	1081/2025/ NQ-HĐQT	04/09/2025	Approval of the reviewed interim financial statements for the six-month period ended 30 June 2025	100%

60.	1072/2025/ NQ-HĐQT	03/09/2025	Approval of transaction limits for Financial Institution customers – Phase 1 of 2025	100%
61.	1058/2025/ QĐ-HĐQT	29/08/2025	Authorization granted to Mr. Vu Dinh Khoan – Deputy General Director concurrently serving as Director of Risk Management, Legal and Compliance, to approve reports, documents, and provide information in response to requests from the State Bank of Vietnam	100%
62.	1052/2025/ NQ-HĐQT	28/08/2025	Approval of the audit report on the utilization of proceeds from outstanding private bond issuances as at 30 June 2025	100%
63.	1046/2025/ NQ-HĐQT	26/08/2025	Approval of certain matters related to the Bank's seals	100%
64.	1036/2025/ QĐ-HĐQT	20/08/2025	Application of additional remuneration for Mr. Matthew Sander Hosford – Independent Member of the Board of Directors	100%
65.	1035/2025/ QĐ-HĐQT	20/08/2025	Application of additional remuneration for Mr. Mathew Nevil Welch – Member of the Board of Directors	100%
66.	1024/2025/ QĐ-HĐQT	15/08/2025	Decision on assigning staff to a business trip to France	100%
67.	1020/2025/ NQ-HĐQT	15/08/2025	Approval of credit limits for SSI Securities Corporation	100%
68.	1015/2025/ QĐ-HĐQT	13/08/2025	Decision on the repurchase of ESOP shares for 2022 and 2023	100%
69.	1014/2025/ NQ-HĐQT	13/08/2025	Approval of the issuance of Certificates of Deposit, Phase 3 of 2025	100%
70.	1006/2025/ QĐ-HĐQT	12/08/2025	Decision on authorization to sign the minutes of meetings with the State Bank of Vietnam	100%
71.	1005/2025/ QĐ-HĐQT	12/08/2025	Appointment of a delegation for a business trip to Indonesia	100%



72.	1000/2025/ NQ-HĐQT	11/08/2025	Approval of the issuance of a payment guarantee for SeABank AMC	100%
73.	997/2025/ NQ-HĐQT	11/08/2025	Approval of the execution of the 2025 audit service contract of the Bank	100%
74.	994/2025/ QĐ-HĐQT	11/08/2025	Appointment of a delegation for a business trip to the Netherlands	100%
75.	995/2025/ QĐ-HĐQT	11/08/2025	Appointment of a delegation for a business trip to France	100%
76.	993/2025/ NQ-HĐQT	08/08/2025	Approval of the issuance and settlement of back-to-back letters of credit for CDH Trading and Investment Joint Stock Company	100%
77.	985/2025/ NQ-HĐQT	06/08/2025	Approval of the allocation of the 2025 investment budget for technology items of the Retail Banking Division, Risk Management – Legal & Compliance Division, Credit Approval Division, Operations Division, HVSB – Human Resources Management and Development Division	100%
78.	956/2025/ NQ-HĐQT	30/07/2025	Approval of the Q2 2025 financial statements	100%
79.	943/2025/ NQ-HĐQT	29/07/2025	Approval of the issuance and settlement of back-to-back letters of credit for META Trading and Investment Joint Stock Company	100%
80.	939/2025/ NQ-HĐQT	28/07/2025	Approval of documents for collecting shareholders' opinions in writing	100%
81.	938/2025/ QĐ-HĐQT	28/07/2025	Assignment of staff to attend the TSCFP Awards Ceremony organized by the Asian Development Bank (ADB) in Singapore	100%
82.	934/2025/ QĐ-HĐQT	25/07/2025	Personnel plan for the position of Director of SeABank Dong Nai Branch	100%
83.	933/2025/ QĐ-HĐQT	25/07/2025	Personnel plan for the position of Director of SeABank Dong Nai Branch	100%

84.	932/2025/ NQ-HĐQT	25/07/2025	Personnel plan for the position of Director of SeABank Dong Nai Branch	100%
85.	931/2025/ NQ-HĐQT	25/07/2025	Approval of the Bank's consolidated financial statements for 2024 prepared in accordance with International Financial Reporting Standards (IFRS)	100%
86.	930/2025/ QĐ-HĐQT	25/07/2025	Termination of the effectiveness of Decision No. 635/2023 on the organizational structure of the Sales & Services Division	100%
87.	929/2025/ QĐ-HĐQT	25/07/2025	Transfer of the Post-Disbursement Supervision function from the Sales & Services Division to the Operations Division	100%
88.	928/2025/ NQ-HĐQT	25/07/2025	Emulation and Commendation Program for the first six months of 2025 for Units funded from the Bank's Reward Fund	100%
89.	912/2025/ QĐ-HĐQT	21/07/2025	Assignment of staff to a business trip to the Netherlands	100%
90.	802/2025/ NQ-HĐQT	14/07/2025	Approval of the record date for collecting shareholders' opinions in writing to approve resolutions of the General Meeting of Shareholders	100%
91.	801/2025/ QĐ-HĐQT	14/07/2025	Revocation of Decision No. 983/2017/QĐ-HĐQT dated 30 October 2017	100%
92.	791/2025/ QĐ-HĐQT	11/07/2025	Organizational structure of the Human Resources Management and Development Division	100%
93.	790/2025/ NQ-HĐQT	11/07/2025	Approval of adjustments to the organizational structure of the Human Resources Management and Development Division	100%
94.	789/2025/ QĐ-HĐQT	11/07/2025	Organizational structure of the Investment Division	100%

95.	788/2025/ NQ-HĐQT	11/07/2025	Approval of adjustments to the organizational structure of the Investment Division	100%
96.	781/2025/ QĐ-HĐQT	08/07/2025	Renaming and relocation of the headquarters of Pho Hue Transaction Office	100%
97.	771/2025/ QĐ-HĐQT	04/07/2025	Notification regarding the change of the Head of Binh Chanh Branch	100%
98.	770/2025/ NQ-HĐQT	04/07/2025	Approval of adjustments to the “SeABank High-Tech Center” Project at the Hoa Lac High-Tech Park – Km29, Thang Long Boulevard	100%
99.	752/2025/ NQ-HĐQT	02/07/2025	Appointment of personnel at Binh Chanh Branch	100%
100.	751/2025/ NQ-HĐQT	02/07/2025	Dismissal of the Branch Director of Binh Chanh Branch	100%
101.	750/2025/ NQ-HĐQT	02/07/2025	Approval of credit extension to Big C Thang Long International Trading and Supermarket Services Company Limited at the Southern Corporate Banking Center	100%
102.	746/2025/ QĐ-HĐQT	01/07/2025	Renaming and relocation of the headquarters of Hong Bang Transaction Office under Hai Phong Branch	100%
103.	742/2025/ QĐ-HĐQT	01/07/2025	Authorization to sign documents related to procedures for change of business address due to administrative unit reorganization	100%
104.	741/2025/ QĐ-HĐQT	01/07/2025	Authorization to sign documents related to human resources matters for Mr. Nguyen Hong Quang	100%
105.	740/2025/ QĐ-HĐQT	01/07/2025	Authorization to sign documents related to human resources matters for Ms. Bùi Thị Hải Yến	100%
106.	739/2025/ QĐ-HĐQT	01/07/2025	Authorization to sign documents related to human resources matters for Mr. Mai Xuan Thanh	100%

107.	732/2025/ QĐ-HĐQT	26/06/2025	Assignment and authorization granted to Mr. Nguyen Tuan Anh and Mr. Vo Long Nhi (Andrew Vo) to sign the mandate letters for arrangement and other related documents with SMBC and DFIs	100%
108.	726/2025/ QĐ- CTHĐQT	26/06/2025	Assignment and authorization granted to Ms. Le Thu Thuy to negotiate, decide on, and sign the mandate letters for arrangement and related documents with SMBC and DFIs	100%
109.	721/2025/ NQ-HĐQT	25/06/2025	Approval of the appointment of the Branch Director of Long An Branch	100%
110.	720/2025/ NQ-HĐQT	25/06/2025	Approval of the dismissal of the Branch Director of Long An Branch	100%
111.	712/2025/ NQ-HĐQT	23/06/2025	Approval of the allocation of the 2025 investment budget for technology items of the Small and Medium Enterprise Banking Division and the Corporate Banking Division	100%
112.	709/2025/ NQ-HĐQT	20/06/2025	Approval of the issuance and settlement of back-to-back letters of credit on a transaction-by-transaction basis for META Trading and Investment Joint Stock Company at SeABank Hanoi	100%
113.	704/2025/ NQ-HĐQT	19/06/2025	Approval of the issuance and settlement of back-to-back letters of credit on a transaction-by-transaction basis for META Trading and Investment Joint Stock Company at SeABank Hanoi	100%
114.	688/2025/ QĐ-HĐQT	16/06/2025	Mr. Hoang Manh Phu concurrently holding the position of Chairman and Legal Representative of SeABank AMC	100%
115.	687/2025/ QĐ-HĐQT	16/06/2025	Mr. Vu Dinh Khoan ceasing to concurrently hold the position of Chairman and Legal Representative of SeABank AMC	100%

116.	678/2025/ NQ-HĐQT	12/06/2025	Appointment and dismissal of senior management personnel at SeABank	100%
117.	677/2025/ NQ-HĐQT	12/06/2025	Approval of the issuance of Certificates of Deposit, Phase 2 of 2025	100%
118.	652/2025/ NQ-HĐQT	09/06/2025	Appointment of the Branch Director of Binh Phuoc Branch	100%
119.	651/2025/ NQ-HĐQT	09/06/2025	Dismissal of the Branch Director of Binh Phuoc Branch	100%
120.	636/2025/ QĐ-HĐQT	06/06/2025	Issuance of the Charter of SeABank	100%
121.	635/2025/ QĐ-HĐQT	06/06/2025	Issuance of the organizational structure of the Retail Banking Division	100%
122.	634/2025/ NQ-HĐQT	06/06/2025	Approval of the issuance of the organizational structure of the Retail Banking Division	100%
123.	633/2025/ QĐ-HĐQT	06/06/2025	Issuance of the organizational structure of the SME Banking Division	100%
124.	632/2025/ NQ-HĐQT	06/06/2025	Approval of the issuance of the organizational structure of the SME Banking Division	100%
125.	631/2025/ QĐ-HĐQT	06/06/2025	Issuance of the organizational structure of the Corporate Banking Division	100%
126.	630/2025/ NQ-HĐQT	06/06/2025	Approval of the issuance of the organizational structure of the Corporate Banking Division	100%
127.	624/2025/ NQ-HĐQT	06/06/2025	Annulment of Decision No. 616 of the Board of Directors	100%
128.	622/2025/N Q-HĐQT	05/06/2025	Approval of adjustments to the charter capital provisions in the Charter of SeABank	100%
129.	616/2025/ QĐ-HĐQT	04/06/2025	Issuance of the organizational structure of the Risk Management, Legal and Compliance Division	100%

130.	598/2025/ NQ-HĐQT	30/05/2025	Personnel plan – Appointment of the Branch Director of Saigon Branch	100%
131.	597/2025/ NQ-HĐQT	30/05/2025	Personnel plan – Dismissal of the Branch Director of Saigon Branch	100%
132.	585/2025/ QĐ-HĐQT	28/05/2025	Assignment of staff to a business trip to the Netherlands	100%
133.	584/2025/ QĐ-HĐQT	28/05/2025	Assignment of staff to a business trip to China	100%
134.	583/2025/ QĐ-HĐQT	28/05/2025	Assignment of staff to a business trip to Austria	100%
135.	582/2025/ QĐ-HĐQT	28/05/2025	Amendment of the organizational structure of the Treasury and Financial Markets Division	100%
136.	581/2025/ NQ-HĐQT	28/05/2025	Approval of amendments to the organizational structure of the Treasury and Financial Markets Division	100%
137.	576/2025/ QĐ-HĐQT	28/05/2025	Appointment of Deputy General Director Nguyen Tuan Anh concurrently serving as Director of the Strategy and International Finance Division	100%
138.	575/2025/ QĐ-HĐQT	28/05/2025	Appointment of Deputy General Director Vu Dinh Khoan concurrently serving as Director of Risk Management, Legal and Compliance	100%
139.	574/2025/ NQ-HĐQT	28/05/2025	Appointment of management personnel	100%
140.	569/2025/ NQ-HĐQT	27/05/2025	Policy and budget for organizing the 2025 Teambuilding activity “Teambuilding – Believe”	100%
141.	565/2025/ QĐ-HĐQT	27/05/2025	Remuneration/allowance for Mr. Nguyen Tuan Anh – Secretary of the Bank’s Technology Committee	100%
142.	560/2025/ NQ-HĐQT	26/05/2025	Issuance of the Regulation on the implementation of grassroots democracy	100%

143.	559/2025/ NQ-HĐQT	26/05/2025	Selection of an audit firm to audit the utilization of proceeds from bond issuances	100%
144.	558/2025/ QĐ-HĐQT	26/05/2025	Issuance of the organizational structure of the Strategy & International Finance Division	100%
145.	557/2025/ NQ-HĐQT	26/05/2025	Establishment of the Strategy & International Finance Division	100%
146.	556/2025/ QĐ-HĐQT	26/05/2025	Issuance of the organizational structure of the Risk Management, Legal & Compliance Division	100%
147.	555/2025/ NQ-HĐQT	26/05/2025	Establishment of the Risk Management, Legal & Compliance Division	100%
148.	520/2025/ QĐ-HĐQT	16/05/2025	Members of the Human Resources Committee under the Board of Directors of SeABank	100%
149.	517/2025/ NQ-HĐQT	15/05/2025	Approval of the issuance of back-to-back letters of credit on a transaction-by-transaction basis for META Trading and Investment Joint Stock Company at SeABank Hanoi	100%
150.	511/2025/ QĐ-HĐQT	14/05/2025	Assignment of staff to attend the 2025 UK Banking Forum organized by JPMorgan Chase	100%
151.	510/2025/ QĐ-HĐQT	14/05/2025	Confirmation of information regarding Mr. Nguyen Ngoc Quynh	100%
152.	495/2025/ QĐ-HĐQT	09/05/2025	Members of the Technology Committee under the Board of Directors of SeABank	100%
153.	488/2025/ NQ-HĐQT	08/05/2025	Approval of the 2025 budget plan of SeABank AMC	100%
154.	471/2025/ QĐ-HĐQT	29/04/2025	Decision on other additional benefits for Ms. Nguyen Thanh Ngoc – General Director of SeABank AMC	100%

155.	470/2025/ QĐ-HĐQT	29/04/2025	Decision on the salary of Ms. Nguyen Thanh Ngoc – General Director of SeABank AMC	100%
156.	469/2025/ QĐ-HĐQT	29/04/2025	Decision on the application of a probation period for Ms. Nguyen Thanh Ngoc – General Director of SeABank AMC	100%
157.	468/2025/ QĐ-HĐQT	29/04/2025	Decision on the acceptance and appointment of Ms. Nguyen Thanh Ngoc to the position of General Director of SeABank AMC	100%
158.	466/2025/ QĐ-HĐQT	29/04/2025	Decision on Mr. Vu Dinh Khoan ceasing to concurrently hold the position of General Director of SeABank AMC	100%
159.	452/2025/ QĐ-HĐQT	25/04/2025	Assignment of duties to Mr. Matthew Sander Hosford – Independent Member of the Board of Directors	100%
160.	450/2025/ QĐ-HĐQT	25/04/2025	Remuneration for Mr. Matthew Sander Hosford – Independent Member of the Board of Directors	100%
161.	449/2025/ QĐ- CTHĐQT	25/04/2025	Adjustment of credit approval conditions for NHSC at the Northern SME Banking Center	100%
162.	446/2025/ QĐ-HĐQT	24/04/2025	Amendment and supplementation of certain Articles of the Regulation on remuneration of the Board of Directors and the Supervisory Board of Southeast Asia Commercial Joint Stock Bank issued under Decision No. 246/2023/QĐ-HĐQT dated 26 April 2023	100%
163.	445/2025/ NQ-HĐQT	24/04/2025	Resolution of the Board of Directors' meeting for Q1 2025	100%
164.	442/2025/ QĐ-HĐQT	24/04/2025	Appointment of a working delegation to conduct a business trip to Japan	100%



165.	429/2025/ QĐ-HĐQT	22/04/2025	Authorization to sign and approve financial statements and contracts for the provision of professional services	100%
166.	428/2025/ NQ-HĐQT	22/04/2025	Approval of the issuance of the Q1 2025 financial statements	100%
167.	424/2025/ NQ-HĐQT	22/04/2025	Personnel plan for the position of Branch Director of SeABank – Appointment at Dong Nai Branch	100%
168.	423/2025/ NQ-HĐQT	22/04/2025	Personnel plan for the position of Branch Director of SeABank – Cessation of duties at Dong Nai Branch	100%
169.	422/2025/ NQ-HĐQT	22/04/2025	Personnel plan for the position of Branch Director of SeABank – Appointment at Saigon Branch	100%
170.	406/2025/ TB-HĐQT	17/04/2025	Personnel plan for the position of General Director of SeABank AMC – Acceptance	100%
171.	405/2025/ TB-HĐQT	17/04/2025	Personnel plan for the position of General Director of SeABank AMC – Cessation of concurrent duties	100%
172.	404/2025/ NQ-HĐQT	17/04/2025	Approval of the supplementation of certain operational contents and licenses	100%
173.	382/2025/ QĐ-HĐQT	11/04/2025	Establishment of the Steering Committee for the vertical industry business model project	100%
174.	369/2025/ NQ-HĐQT	09/04/2025	Personnel plan for the position of Branch Director of Quang Ninh Branch – Acceptance	100%
175.	368/2025/ NQ-HĐQT	09/04/2025	Personnel plan for the position of Branch Director of Quang Ninh Branch – Cessation of concurrent duties	100%
176.	358/2025/ NQ-HĐQT	08/04/2025	Approval of the Bank's Annual Report for 2024	100%
177.	356/2025/ QĐ-HĐQT	03/04/2025	Renaming and relocation of the headquarters of Thanh Xuan Branch	100%

178.	334/2025/ NQ-HĐQT	28/03/2025	Approval of certain matters related to the organization of the 2025 Annual General Meeting of Shareholders	100%
179.	319/2025/ QĐ-HĐQT	24/03/2025	List of staff participating in the training and professional development program in China under NFX 2024	100%
180.	316/2025/ QĐ-HĐQT	24/03/2025	Issuance of the organizational structure of the Large Corporate Banking Division	100%
181.	315/2025/ NQ-HĐQT	24/03/2025	Approval of adjustments to the organizational structure, functions and duties of the Large Corporate Banking Division	100%
182.	314/2025/ NQ-HĐQT	24/03/2025	Approval of the distribution of the Bank's profit after tax for 2024	100%
183.	312/2025/ NQ-HĐQT	24/03/2025	Approval of the employee welfare program on the occasion of the 31st anniversary of the Bank's establishment funded from the Bank's Welfare Fund	100%
184.	306/2025/ NQ-HĐQT	21/03/2025	Approval of loans from Proparco and FMO, and execution of the related Credit Documents	100%
185.	298/2025/ QĐ-HĐQT	19/03/2025	Resolution on strengthening security and public order assurance	100%
186.	297/2025/ QĐ-HĐQT	19/03/2025	Certain matters related to share-based rewards for the Bank's management staff in 2024	100%
187.	287/2025/ NQ-HĐQT	17/03/2025	Approval of the selection of an independent audit firm to provide audit services for the report on changes in charter capital	100%
188.	264/2025/ QĐ-HĐQT	11/03/2025	Amendment of SeABank's license regarding the charter capital level	100%
189.	256/2025/ QĐ-HĐQT	10/03/2025	Assignment of staff to attend the 2025 Payments Banking Forum ASEAN organized by JPMorgan Chase in Malaysia	100%

190.	254/2025/ NQ-HĐQT	10/03/2025	Approval of the audited separate and consolidated financial statements for the financial year ended 31 December 2024	100%
191.	246/2025/ QĐ-HĐQT	07/03/2025	Authorization granted to Mr. Nguyen Tuan Anh or Mr. Andrew Vo to sign the engagement letter with Linklaters	100%
192.	239/2025/ QĐ-HĐQT	06/03/2025	Assignment to SeABank Head Office Trade Union to repurchase and recover ESOP shares for 2021 and 2022	100%
193.	238/2025/ NQ-HĐQT	06/03/2025	Selection of an audit firm to provide assurance services on the operation of the Internal Audit system in relation to the preparation and presentation of the Bank's financial statements for the year ended 31 December 2024	100%
194.	226/2025/ NQ-HĐQT	04/03/2025	Approval of the submission to the State Bank of Vietnam for the addition of business activities to SeABank's License	100%
195.	225/2025/ NQ-HĐQT	04/03/2025	Approval of certain matters related to the Bank's 2025 Budget Plan	100%
196.	208/2025/ NQ-HĐQT	28/02/2025	Approval of the record date for shareholders to exercise their rights to attend the 2025 Annual General Meeting of Shareholders	100%
197.	203/2025/ NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Can Tho Branch – Acceptance	100%
198.	202/2025/ NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Can Tho Branch – Dismissal	100%
199.	201/2025/ NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Quang Ninh Branch – Appointment	100%
200.	200/2025/ NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Quang	100%

			Ninh Branch – Cessation of concurrent duties	
201.	188/2025/ QĐ-HĐQT	25/02/2025	Decision on the summary of the share issuance under the 2024 ESOP Program	100%
202.	186/2025/ QĐ-HĐQT	25/02/2025	Decision on the recognition of the title “Excellent Collective of Employees”	100%
203.	177/2025/ QĐ- PCTHĐQT	24/02/2025	Assignment and authorization granted to Mr. Nguyen Tuan Anh or Mr. Vo Long Nhi to sign legal advisory service contracts and related documents in connection with the credit facilities from Proparco and FMO	100%
204.	170/2025/ NQ-HĐQT	21/02/2025	Issuance of the Regulation on asset classification, provisioning levels and methods, and the use of risk provisions to handle customer debts at SeABank affected by and suffering damage from Typhoon No. 3 in 2024	100%
205.	166/2025/ NQ-HĐQT	20/02/2025	Approval of the results of the Phase 1 share distribution and the plan for Phase 2 share distribution under the 2024 ESOP Program	100%
206.	157/2025/ QĐ-HĐQT	17/02/2025	Assignment to SeABank Head Office Trade Union to repurchase and recover ESOP shares for 2021 and 2022	100%
207.	149/2025/ NQ-HĐQT	14/02/2025	Approval of the list of personnel proposed for additional election of an Independent Member of the Board of Directors	100%
208.	146/2025/ NQ-HĐQT	13/02/2025	Approval of the capital plan and capital allocation for 2025	100%
209.	134/2025/ QĐ- PCTHĐQT	10/02/2025	Assignment and authorization granted to Mr. Nguyen Tuan Anh and/or Mr. Vo Long Nhi to sign the IFC project service agreement	100%
210.	133/2025/	10/02/2025	Assignment and authorization granted to Mr. Nguyen Tuan Anh and/or Mr. Vo	100%

	QĐ-CTHĐQT		Long Nhi to sign payment documents for HSC	
211.	117/2025/QĐ-HĐQT	03/02/2025	Revocation of certain contents of Decision No. 137/2025/QĐ-HĐQT on assignment of duties and delegation of authority to Mr. Le Quoc Long	100%
212.	112/2025/QĐ-HĐQT	03/02/2025	Ms. Nghiem Thị Thu Nga ceasing to hold the position of Chief Accountant of PTF	100%
213.	111/2025/QĐ-HĐQT	03/02/2025	Mr. Nguyen Quang Thang ceasing to hold the position of Member of the Supervisory Board of PTF	100%
214.	110/2025/QĐ-HĐQT	03/02/2025	Mr. Nguyen Anh Tuan ceasing to hold the position of Full-time Member of the Supervisory Board of PTF	100%
215.	109/2025/QĐ-HĐQT	03/02/2025	Ms. La Thi Hien ceasing to hold the position of Member of the Members' Council of PTF	100%
216.	108/2025/QĐ-HĐQT	03/02/2025	Mr. Hoang Huy Chuong ceasing to hold the position of Member of the Members' Council of PTF	100%
217.	107/2025/QĐ-HĐQT	03/02/2025	Mr. Nguyen Minh Thang ceasing to hold the positions of Member and Chairperson of the Members' Council of PTF and ceasing to be the legal representative	100%
218.	106/2025/QĐ-HĐQT	03/02/2025	Ms. Nguyen Thi Thu Huong ceasing to hold the position of Member and Vice Chairperson of the Members' Council of PTF	100%
219.	105/2025/QĐ-HĐQT	03/02/2025	Mr. Le Quoc Long ceasing to hold the position of Member and Vice Chairperson of the Members' Council of PTF	100%
220.	99/2025/NQ-HĐQT	24/01/2025	Approval of the 2024 financial statements of PTF	100%

221.	89/2025/NQ -HĐQT	23/01/2025	Approval of the separate and consolidated financial statements for Q4 2024	100%
222.	81/2025/QĐ -SeABank	22/01/2025	Authorization granted to Mr. Nguyen Tuan Cuong – Deputy General Director to sign the support agreement with PTF	100%
223.	78/2025/QĐ -HĐQT	22/01/2025	Application of additional remuneration for Members of the Board of Directors	100%
224.	80/2025/NQ -HĐQT	22/01/2025	Approval of the execution of the support agreement with PTF	100%
225.	76/2025/NQ -HĐQT	22/01/2025	Approval of the application of additional remuneration for Members of the Board of Directors and Members of the Supervisory Board	100%
226.	75/2025/NQ -HĐQT	22/01/2025	Approval of the year-end bonus program for Units and individuals for 2024 funded from the Reward Fund	100%
227.	67/2025/NQ -HĐQT	21/01/2025	Approval of the 2025 Budget Plan of PTF	100%
228.	45/2025/NQ -HĐQT	15/01/2025	Approval of the issuance of the Regulation on assessment and management of the minimum capital adequacy ratio in accordance with Basel II	100%
229.	41/2025/QĐ -HĐQT	13/01/2025	Amendment and supplementation of job descriptions and delegation of approval authority and decision-making authority for Mr. Le Quoc Long	100%
230.	37a/2025/ QĐ-HĐQT	11/01/2025	Remuneration for Deputy General Director Bui Quoc Hieu	100%
231.	37/2025/QĐ -HĐQT	11/01/2025	Appointment of Deputy General Director Bui Quoc Hieu	100%
232.	36a/2025/ QĐ-HĐQT	11/01/2025	Remuneration for Deputy General Director Le Thanh Hai	100%
233.	36/2025/QĐ -HĐQT	11/01/2025	Appointment of Deputy General Director Le Thanh Hai	100%

234.	35/2025/NQ -HĐQT	11/01/2025	Approval of the appointment of senior management personnel of SeABank	100%
235.	32/2025/QĐ - HĐQT	10/01/2025	Application of additional remuneration for Mr. Fergus Macdonald Clark – Independent Member of the Board of Directors	100%
236.	31/2025/QĐ - HĐQT	10/01/2025	Application of additional remuneration for Mr. Mathew Nevil Welch – Member of the Board of Directors	100%
237.	24/2025/NQ -HĐQT	09/01/2025	Approval of the selection of an independent audit firm for 2025	100%
238.	17/2025/QĐ - HĐQT	03/01/2025	Change of address of two transaction offices under SeABank Da Nang Branch	100%
239.	12/2025/NQ -HĐQT	03/01/2025	Approval of the 2025 Budget Plan of SeABank	100%
240.	11/2025/QĐ - HĐQT	02/01/2025	Early release of shares for 2023	100%
241.	07/2025/NQ -HĐQT	02/01/2025	Approval of the action program and periodic meeting plan for 2025	100%
242.	02/2025/NQ - HĐQT	02/01/2025	Approval of the implementation of the 2024 ESOP Program	100%

### III. Board of Supervisors (Year 2025):

#### 1. Information about members of Board of Supervisors for term 2023–2028:

No.	Board of Supervisors	Position	The date becoming/ceasing to be the member of the Board of Supervisors	Qualification
1.	Mr. Nguyen Ngoc Quynh	Head of the Board of Supervisors	15/11/2024	Bachelor - Banking Academy of Vietnam
2.	Ms. Vu Thi Ngoc Quynh	Members of Board of Supervisors	11/4/2018. Ms. Quynh resigned from her position as Head of the Board of	Master of Business Administration - California Miramar University, USA

			Supervisors from November 15, 2024	
3.	Ms. Vu Thu Thuy	Members of Board of Supervisors	28/04/2023	Master of Business Administration in Finance - University of Southern Colombia
4.	Mr. Nguyen Thanh Luan	Members of Board of Supervisors	28/04/2023	Bachelor of Economics, major in Investment Economics - National Economics University
5.	Mr. Luong Duy Dong	Members of Board of Supervisors	15/11/2024	Bachelor of Accounting and Auditing - National Economics University

## 2. Meetings of Board of Supervisors:

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1.	Mr. Nguyen Ngoc Quynh	11	100%	100%	-
2.	Ms. Vu Thi Ngoc Quynh	11	100%	100%	-
3.	Ms. Vu Thu Thuy	11	100%	100%	-
4.	Mr. Nguyen Thanh Luan	11	100%	100%	-
5.	Mr. Luong Duy Dong	11	100%	100%	-

## 3. Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors

Board of Supervisors operates independently under a direct reporting mechanism to the General Meeting of Shareholders, and has full access to all documents and data for supervisory purposes. The effectiveness of supervisory activities is measured through periodic KPIs (number of inspections conducted, recommendations implemented, and level of compliance following supervision). Board of Supervisors's supervision activities for the Board of Directors and Board of Management are carried out regularly and according to audit topics, focusing on:



- (i) Supervising SeABank's management and operations activities in compliance with the provisions of law, internal regulations and the Bank's Charter in management and administration at SeABank
- (ii) Supervising the implementation of the Board of Directors and the Board of Management in implementing the guidelines, policies, directives of the State Bank of Vietnam and the Resolution of the General Meeting of Shareholders through goal orientation, business targets and key tasks
- (iii) Supervising the bank's financial status, supervising the approval and implementation of investment projects, purchase and sale of fixed assets and contracts under the decision authority of the General Meeting of Shareholders and the Board of Directors.
- (iv) Supervise the Board of Management in implementing the Restructuring Plan associated with bad debt handling for the period 2021 - 2025 through the internal information system (activity reports, Supervision reports from Units under the Line of defence No. 1 and 2) & implementing the application of the Law on Credit Institutions 2024 to banking operations
- (v) Supervising compliance with regulations of the Law on Credit Institutions 2024 on restrictions to ensure safety in SeABank's operations

Through their monitoring activities and internal audit results, the Board of Supervisors promptly made recommendations to the Board of Directors and Board of Management to strengthen control, improve processes, minimize risks to ensure operational efficiency and compliance with legal regulations.

#### **4. The coordination among the Board of Supervisors, the Board of Management, Board of Directors and other managers.**

Board of Supervisors (BOS) is elected by General Meeting of Shareholders (GMS) and operates as an independent supervisory body within the corporate governance framework. BOS works closely with Board of Directors (BOD), the Executive Management, and other management units to enhance transparency, management effectiveness, and regulatory compliance. This coordination meets the requirements for the allocation of responsibilities, supervision, and control in accordance with the G20/OECD Principles of Corporate Governance—international standards aimed at promoting transparency, accountability, and market confidence. Accordingly, the coordination between the BOS and the BOD, the Board of Management (BOM), and other management personnel is implemented as follows:

- **Participation in strategic meetings and governance activities of the Bank**

Board of Supervisors (BOS) fully participates in regular meetings of the Board of Directors (BOD) and executive meetings of the BOM in order to monitor and evaluate reports on the Bank's governance, management, and business operations; at the same time, the BOS provides recommendations and proposals to the BOD and the BOM to prevent and promptly address deficiencies and risks, while contributing to the improvement of internal regulations, enhancement of processes and products, and strengthening of risk management quality. The BOD and the BOM review and organize the implementation of the BOS's recommendations and notify the BOS of the implementation results for continued monitoring and supervision

- **Provision of information, documentation, and accountability to the BOS:**

- + The BOD and the BOM ensure the full and timely provision of relevant information and documents to support the supervisory function of the Board of Supervisors (BOS), thereby contributing to transparency and accountability in corporate governance activities.
- + Directives issued by competent state authorities, as well as reports of the BOD and the BOM submitted to competent authorities or issued to relevant units/individuals, are simultaneously provided to the Board of Supervisors and the Internal Audit Division to enable the performance of supervisory functions in accordance with applicable regulations.

This demonstrates effective coordination between supervisory and executive bodies, in line with international corporate governance principles regarding the role of independent oversight and information provision.

- **Organization of meetings and internal audit missions between the BOS and Internal Audit:**

- + The Board of Supervisors and Internal Audit organize periodic meetings to exchange and discuss matters relating to inspections, supervision, and internal control assessments. In addition, BOS members directly participate in internal audit teams to supervise internal audit activities across the entire system.

- **Evaluation and follow-up of supervisory recommendations:**

- + Through meetings and internal audit missions, the BOS issues recommendations and proposals to the BOD and BOM to prevent and promptly address deficiencies and risks, while contributing to the improvement of internal regulations, enhancement of processes and products, and strengthening of risk management quality;
- + The Board of Directors (BOD) and the BOM proactively receive, discuss, and implement corrective actions to address deficiencies and limitations identified by the Board of Supervisors (BOS) and Internal Audit, and notify the BOS of the implementation results for continued monitoring and supervision. These efforts not only help remedy internal control issues but also promote strategic updates, enhance

governance and management capabilities, and contribute to improved overall system effectiveness.

- + This coordination reflects good practices in supervision and internal control as recommended by international corporate governance principles, which emphasize the role of internal audit and independent oversight mechanisms.
- **Strengthening information exchange mechanisms and participation in committees:**

The Bank establishes and strengthens effective information exchange mechanisms between the Board of Supervisors (BOS) and the Board of Directors (BOD), the Board of Management (BOM), and other management units through:

- + An internal information reporting system serving supervisory and evaluation functions;
- + Appointment of representatives of the Board of Supervisors (BOS) to attend meetings of specialized committees/councils (e.g., the Risk Management Committee, Human Resources Committee, Technology Committee, etc.) as guests or observers, in order to ensure seamless coordination among functional bodies in bank governance.
- + These mechanisms contribute to ensuring two-way information flows from supervisory bodies to executive management and vice versa, strengthening accountability and coordinated actions, in line with OECD recommendations on ensuring information transparency and effective collaboration within corporate governance systems.

## **5. Other activities of the Board of Supervisors**

During the term, the Board of Supervisors also performed a number of other functions and tasks as follows:

- Carried out the function of senior management supervision for internal audit according to the provisions of Circular 13/2018/TT – NHNN. During the period, the Board of Supervisors urged the Internal Audit Department to complete 100% of the annual audit plan; coordinating with Risk Management, Legal & Compliance Department to conduct compliance control and testing of business units and testing topics; regularly updated risks to make appropriate adjustments to the market and the State Bank's direction. In addition, the Board of Supervisors directed Internal Audit to monitor and urge the bank's divisions, departments and business units to resolve their respective audit recommendations on time.
- The Board of Supervisors directs the Head of Internal Audit to develop an Internal Audit plan for 2026 based on risk orientations, the Bank's business strategy and the SBV's directives and instructions
- Directed the Internal Audit to review the Board of Supervisors' internal regulatory documents in 2025, and to develop and issue the Guidelines on Senior Oversight by Board of Supervisors over Internal Audit.

- Collected & updated the list of related parties of SeABank, monitoring shareholders owning 1% or more of the Bank's charter capital and their related parties, and reviewing related-party transactions in accordance with the Law on Credit Institutions and the Law on Enterprises
- Directed the Internal Audit Department to complete the mechanism to monitor financial status, supervise regulations in Chapter VII of the Law on Credit Institutions 2024, supervise investment projects, purchase and sale of fixed assets under the authority of the General Meeting of Shareholders and the Board of Directors.
- Directed Internal Audit to continue coordinating with the Project Management Unit in implementing information technology application projects to optimize the effectiveness of risk management, compliance, and internal audit activities. In addition, Board of Supervisors organized training programs to assess and improve the quality of internal audit activities.
- Directed Internal Audit to develop the Internal Audit Strategic Framework, articulating its core values and defining the strategic objectives and work orientation of the Internal Audit Department.
- Assigned Members of Board of Supervisors and Internal Audit leadership to participate in specialized training programs on audit committees, as well as other professional training courses, to further enhance and develop the capabilities of Board of Supervisors and Internal Audit function

#### **IV. Board of Management:**

<b>No.</b>	<b>Executive Member</b>	<b>Position</b>	<b>Gender</b>	<b>Date of birth</b>	<b>Professional qualifications and experience</b>
1	Le Quoc Long	Chief Executive Officer (CEO)	Male	13 May 1965	Bachelor of Economic Law. Nearly 40 years of experience in business and finance, including over 30 years in the banking sector and 20 years in executive management at SeABank. Appointed as CEO of SeABank pursuant to Decision No. 808/2023/QĐ-BOD dated 24 November 2023.
2	Vu Dinh Khoan	Deputy Chief Executive Officer (Deputy CEO)	Male	01 October 1969	Bachelor of Finance and Banking. Nearly 30 years of experience in the banking sector, including 12 years in executive positions at SeABank such as Director of Control Division, Support & Development Division, and Deputy CEO.

<b>No.</b>	<b>Executive Member</b>	<b>Position</b>	<b>Gender</b>	<b>Date of birth</b>	<b>Professional qualifications and experience</b>
3	Nguyen Thi Thu Huong	Deputy CEO	Female	29 June 1975	Bachelor of Finance and Banking. Nearly 30 years of experience in finance and banking, including 17 years holding key positions at SeABank such as Chief Accountant, Head of Internal Audit, Director of Accounting Division, and Deputy CEO.
4	Hoang Manh Phu	Deputy CEO	Male	18 February 1970	Bachelor, Banking Academy. Nearly 30 years of management experience in the banking sector, including over 20 years at SeABank holding key positions such as Northern Region Director, Director of Credit & Risk Management Division, and Deputy CEO.
5	Nguyen Tuan Cuong	Deputy CEO	Male	03 April 1965	Software Engineering Engineer. Nearly 20 years of contributions to SeABank's technological development, holding key positions within the Information Technology Division. Previously worked for many years in the Republic of Austria in technical roles such as Software Developer and Network Administrator.
6	Dang Thu Trang	Deputy CEO	Female	29 September 1981	Bachelor of Economic Law. 20 years of experience in the banking sector, including 17 years in key management positions at the Office of the Board of Directors and the Office of the Board of Management of SeABank, specializing in legal, human resources and governance matters.

No.	Executive Member	Position	Gender	Date of birth	Professional qualifications and experience
7	Nguyen Hong Quang	Deputy CEO	Male	30 December 1985	Master of Finance and Banking. 16 years of experience in the banking sector, including nearly 10 years in senior management roles within SeABank's Treasury and Financial Markets Division, such as Director of Foreign Exchange Trading, Director of FX and Gold Trading, Deputy Head of Division and Head of Division.
8	Nguyen Tuan Anh	Deputy CEO	Male	14 April 1980	Master of Business Administration. Over 20 years of experience in finance and banking, specializing in audit, planning and financial strategy. Joined SeABank in 2019 as Director of Risk Management Division and concurrently Director of Financial Strategy, making significant contributions to the Bank's development.
9	Le Thanh Hai	Deputy CEO	Male	11 July 1977	Master of Business Administration (Northwestern University, USA). Over 20 years of experience in finance and banking. Joined SeABank in 2007 and has served as Director of Retail Banking Division since 2018. Recognised for significant contributions to retail banking development, including driving innovation projects such as the SeAMobile application and partnerships with major partners such as Vietnam Airlines and Visa.
10	Bui Quoc Hieu	Deputy CEO	Male	03 September 1974	Bachelor of Accounting (Hanoi University of Finance and Accounting); Bachelor of English (Hanoi University of Foreign

No.	Executive Member	Position	Gender	Date of birth	Professional qualifications and experience
					Languages). Over 24 years of experience in finance and banking. Held various key positions at SeABank including Chief Accountant, Director of SeABank Hai Phong Branch (since 2013), Regional Director, Deputy Director and Director of Credit Approval Division. Prior to his appointment as Deputy CEO, he made notable contributions to improving appraisal quality, optimising credit processes and mitigating credit risks.

#### V. Chief Accountant

Full name	Date of birth	Professional qualifications	Date of appointment / dismissal
Nguyen Thi Hoai Phuong	05 October 1977	Bachelor of Economics, Academy of Finance	Date of appointment: 14 July 2017

#### VI. Corporate Governance Training

Corporate governance training at SeABank is primarily conducted through internal training programs and management development initiatives. These activities aim to support the effective implementation of the Bank's strategies, policies, and corporate governance regulations.

- As of December 2025, 6 out of 8 members of the BOD have completed specialized training programs on the Bank's corporate governance, including:

No.	Full Name	Title	Certificate
1.	Le Van Tan	Chairman of the BOD	BOD Certification Program (ESG-Integrated)
2.	Khuc Thi Quynh Lam	Vice Chairman of the BOD	BOD Certification Program (ESG-Integrated)
3.	Tran Thi Thanh Thuy	Member of the BOD	BOD Certification Program (ESG-Integrated)
4.	Fergus Macdonald Clark	Independent Member of the BOD	BOD Certification Program (ESG-Integrated)

5.	Mathew Nevil Welch	Member of the BOD	BOD Certification Program (ESG-Integrated)
6.	Matthew Sander Hosford	Independent Member of the BOD	BOD Certification Program (ESG-Integrated)

- As of December 2025, the Company Secretaries – the supporting unit of the BODs – participated in an advanced training program on Corporate Governance Secretary functions integrated with Environmental, Social, and Governance (ESG) practices, including:

No.	Full name	Position
1.	Mr. Vu Quoc Tuan	Deputy Director in charge of BOD Office – Company Secretary & Corporate Governance Officer
2.	Mrs. Dao Minh Nguyet	Deputy Director, BOD Office – Company Secretary & Corporate Governance Officer
3.	Mrs. Hoang Tuyet Mai	Head of Company Secretary – Company Secretary & Corporate Governance Officer
4.	Mrs. Nguyen Thi Ngoc	Head of Company Secretary, BOD Office

- In 2025, Members of the BOD, together with the Company Secretaries of the BOD's Office, Supervisory Board and internal audit department also participated in specialized training courses and thematic seminars on corporate governance and the promotion of sustainable transformation, including but not limited to the following:

No.	Workshop/Seminar	Contents	Participants	No. of participants
1.	Vietnam Banking Forum: credit outlook and sustainable finance	Discussions on credit prospects and ESG trends in the Vietnamese banking system, as well as key challenges (including gaps in the legal framework and data limitations).	BOD's Member	01
2.	ESG pioneers course - driving sustainable transformation 2025	Providing knowledge and practical tools to successfully implement ESG strategies; design ESG governance systems	Company Secretaries	02



No.	Workshop/Seminar	Contents	Participants	No. of participants
		linked to KPIs; prepare international-standard reports (GRI, IFRS); and leverage green trends to enhance competitiveness and long-term development, turning responsibility into competitive advantage.		
3.	Listed Companies Conference 2025	Report on the status of listed companies and a summary of the 2025 listed companies voting program.	BOD's Member, Company Secretaries	03
4.	Seminar: "The BOD shaping the future – perspectives from digital governance and sustainable development"	Focusing on key topics such as the BOD's strategic leadership role in promoting technology aligned with sustainable development; and how the BOD and BOM apply digital technologies and AI in strategy formulation, strategic decision-making, disruption forecasting, and supply chain optimization.	BOD's Member	03
5.	Annual corporate governance forum	Focusing on discussions of action programs under the spirit of a breakthrough BOD. Afterthat, starting	Company Secretaries	02

<b>No.</b>	<b>Workshop/Seminar</b>	<b>Contents</b>	<b>Participants</b>	<b>No. of participants</b>
		from awareness and changes in approach to define trust and reputation - two non-financial elements of competitiveness and corporate value creation.		
6.	The Role of the Board of Directors in Risk Management	Emphasizing the central role of the BODs in reviewing and evaluating the enterprise's risk management policies and procedures.	Company Secretaries	02
7.	Director Talk Seminar organized by VIOD	Climate change governance and the role of the BODs: lessons from Southeast Asia and strategic directions for Vietnamese Enterprises – The role of the BODs in climate change governance in Southeast Asia	BOD's Member, Company Secretaries	04
8.	Director Talk Seminar organized by VIOD	Attracting investment through the Vietnamese Stock Market and the Journey toward international market upgrade	BOD's Member, Company Secretaries	04
9.	Director Talk Seminar organized by VIOD	Commemorative event celebrating the 8-Year Journey of co-creation	BOD's Member, Company Secretaries	04

No.	Workshop/Seminar	Contents	Participants	No. of participants
		and corporate governance excellence		
10.	Director Talk Seminar organized by VIOD	Reciprocal taxation: A BODs' Perspective	BOD's Member, Company Secretaries	04
11.	Seminar co-organized by the State SSC, VIOD, HOSE, and HNX	Seminar: "Resolution No. 68-NQ/TW on private sector development: opportunities for listed companies and public companies"	BOD's Member, Company Secretaries	02
12.	Advanced audit committee program – 8th cohort (ACMP8)	The program focuses on in-depth and specialized training on the structure, functions, powers, and responsibilities of the Audit Committee in accordance with current legal regulations, including relevant guiding documents and decrees. In addition, the program shares practical best practices from leading Vietnamese enterprises, enabling participants to effectively apply the Audit Committee model within their organizations.	Member of the Supervisory Board and Head of Internal Audit Department	02

No.	Workshop/Seminar	Contents	Participants	No. of participants
13.	Advanced audit committee program – 9th cohort (ACMP9)	The program focuses on in-depth and specialized training on the structure, functions, powers, and responsibilities of the Audit Committee in accordance with current legal regulations, including relevant guiding documents and decrees. In addition, the program shares practical best practices from leading Vietnamese enterprises, enabling participants to effectively apply the Audit Committee model within their organizations.	Member of the Supervisory Board	01

- Several key training programs have been implemented, including initiatives to enhance risk management capacity for sales staff at business units. These programs include training courses on guidance for environmental and social risk assessment procedures. It is designed for corporate banking sales staff ranging from officers to team leaders, as well as corporate relationship managers, senior corporate relationship managers, credit appraisal officers for corporate and large corporate customers, investment staff, and financial institution specialists.

## **VII. List of related persons of the public company (2025) and related-party transactions between the Company and the Company itself**

1. List of related persons of the Company: As set out in Appendix No. 01 hereto.
2. Transactions between the Company and its related persons; or between the Company and major shareholders, internal persons and related persons of internal persons: As set out in Appendix No. 02 hereto.

3. Transactions between internal persons of the Company, related persons of internal persons and subsidiaries or companies under the Company's control: As set out in Appendix No. 03 hereto.
4. Transactions between the Company and other entities:
  - 4.1. Transactions between the Company and entities in which members of the Board of Directors, members of the Supervisory Board, the Director (Chief Executive Officer) and other managers have been or are founding members, members of the Board of Directors, or executive Directors/Chief Executive Officers within the past three (03) years (as at the reporting date):
    - Transactions between SeABank and Bac Ha Noi Smart City Development Investment Joint Stock Company – an entity in which Ms. Nguyen Thi Nga (mother of Ms. Le Thu Thuy), Vice Chairwoman of the Board of Directors cum Chief Executive Officer, is related.
    - Transactions between SeABank and BRG Group Joint Stock Company – an entity in which Ms. Nguyen Thi Nga (mother of Ms. Le Thu Thuy) serves as Chairwoman of the Board of Directors.
    - Transactions between SeABank and Vietnam Aircraft Leasing Joint Stock Company – an entity in which Ms. Nguyen Thi Nga (mother of Ms. Le Thu Thuy) serves as Chairwoman of the Board of Directors.
    - Transactions between SeABank and Hanoi Tourism and Service Joint Stock Company – an entity in which Ms. Nguyen Thi Nga previously served as a member of the Board of Directors.
    - Transactions between SeABank and Nghe An Agro-Fishery Products Joint Stock Company – an entity in which Ms. Khuc Thi Quynh Lam serves as Chairwoman of the Board of Directors.
    - Transactions between SeABank and Nghe An Pharmaceutical and Medical Supplies Joint Stock Company – an entity in which Ms. Khuc Thi Quynh Lam previously served as Chairwoman of the Board of Directors.
    - Transactions between SeABank and Phu My Development and Investment Company Limited – an entity in which Ms. Nguyen Thi Nga currently serves as a Member of the Members' Council.
    - Transactions between SeABank and Big C Thang Long International Trading and Supermarket Services Company Limited – an entity in which Ms. Nguyen Thi Nga currently serves as Chairwoman of the Members' Council.
    - Transactions between SeABank and Vietfracht Transport and Chartering Joint Stock Company (VIETFRACHT) – an entity in which Ms. Khuc Thi Quynh Lam currently serves as Chairwoman of the Board of Directors.
    - Transactions between SeABank and Thang Long GTC Joint Stock Company – an entity in which Ms. Khuc Thi Quynh Lam currently serves as Chairwoman of the Board of Directors.

- 4.2. Transactions between the Company and entities in which related persons of members of the Board of Directors, members of the Supervisory Board, the Director (Chief Executive Officer) and other managers serve as members of the Board of Directors or executive Directors/Chief Executive Officers: As set out in Appendix No. 02 hereto.
- 4.3. Other transactions of the Company (if any) that may generate material or non-material benefits for members of the Board of Directors, members of the Supervisory Board, the Director (Chief Executive Officer) and other managers: None.

**VIII. Share transactions of internal persons and related persons of internal persons (2025)**

1. List of internal persons and related persons of internal persons: As set out in Appendix No. 04 hereto.
2. Transactions by internal persons and related persons in respect of the Company's shares: As set out in Appendix No. 05 hereto.

**IX. Other matters to be noted: None.**

**Distribution:**

- As addressed;
- Archive: BODO.

**SOUTHEAST ASIA COMMERCIAL  
JOINT STOCK BANK  
CHAIRMAN  
OF THE BOARD OF DIRECTORS**

*(signed and sealed)*

**LE VAN TAN**

**APPENDIX 01**  
The list of affiliated persons of the SeABank

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
<b>A</b>	<b>Internal people and related people</b>										
<b>1</b>	<b>Lê Văn Tấn</b>		<b>Chairman of the Board of Directors (BOD), Legal Representative of the Bank</b>					11/04/2018			<b>Chairman of the BOD</b>
	Lê Văn Nghi							11/04/2018			Father
	Lê Văn Lễ							11/04/2018			Brother
	Nguyễn Thị Diễm							11/04/2018			Brother's Wife
	Lê Thị Ngoan							11/04/2018			Sister
	Nguyễn Văn Nguyên							11/04/2018			Sister's Husband
	Lê Văn Tiến							11/04/2018			Brother
	Trần Thị Thêm							11/04/2018			Brother's Wife
	Lê Văn Tấn							11/04/2018			Brother
	Hoàng Thị Mai							11/04/2018			Brother's Wife
	Lê Văn Tân							11/04/2018			Younger brother
	Trần Thị Bảy							11/04/2018			Younger brother's wife
	Lê Thị Thêm							11/04/2018			Younger Sister
	Nguyễn Minh Tiến							11/04/2018			Sister's Husband
	Lê Thị Miên							11/04/2018			Wife
	Lê Kiều Anh							11/04/2018			Daughter
	Lê Bảo Minh							11/04/2018			Son
	Trần Trung							29/06/2025			Son-in-law

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	Duc Thinh Construction Investment and Trading Company Limited							-	-		a subsidiary of SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					18/12/2024			Mr. Le Van Tan is the representative of the capital contribution at SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025	No longer a subsidiary of SeABank.	previously a subsidiary of SeABank
2	Nguyễn Thị Nga		'Permanent Vice Chairman of the BOD					11/04/2018			Permanent Vice Chairman of the BOD
	Lê Hữu Báu							11/04/2018			Husband
	Phan Văn Hòa							11/04/2018			Sister's husband
	Nguyễn Châu Huân							11/04/2018			Brother
	Nguyễn Ngọc Đăng							11/04/2018			Brother
	Đỗ Thị Nhâm							11/04/2018			Brother's wife
	Nguyễn Văn Lộc							11/04/2018			Brother
	Hoàng Thị Mùi							11/04/2018			Brother's wife
	Lê Tuấn Anh							11/04/2018			Son
	Tạ Thị Hồng Yến							11/04/2018			Daughter-in-law
	Lê Thu Thủy							11/04/2018			Daughter
	Phu My Development and Investment Company Limited							11/04/2018			Ms. Nguyen Thi Nga is Chairwoman of the Board of Directors
	BRG Group - Joint Stock Company										Ms. Nguyen Thi Nga is Chairwoman of the Board of Directors
	North Hanoi Smart City Development Investment Joint Stock Company										Ms. Nguyen Thi Nga is Vice Chairwoman of the Board of Directors and General Director
	Vietnam Aircraft Leasing Joint Stock Company							30/10/2023			Ms. Nguyen Thi Nga is Chairwoman of the Board of Directors



STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	Big C Thang Long Supermarket Service and International Trading Company Limited							1/7/2025			Ms. Nguyen Thi Nga is the Chairwoman of the Members' Council.
	Hoang Vien Quang Ba Company Limited							11/04/2018			
	Hanoi Real Estate Trading and Services Joint Stock Company							25/06/2021			
	SeABank Asset Management company limited.(SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
3	Lê Thu Thủy		Vice Chairman of the BOD					11/04/2018			Vice Chairman of the BOD
	AMELIA Lê Nguyễn HERMAN							11/04/2018			Daughter
	ANTHONY Lê Nguyễn HERMAN							11/04/2018			Son
	Lê Hữu Báu							11/04/2018			Father
	Nguyễn Thị Nga							11/04/2018			Mother
	Lê Tuấn Anh							11/04/2018			Brother
	Tạ Thị Hồng Yến							11/04/2018			Sister-in-law
	SeABank Asset Management company limited. (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
4	Khúc Thị Quỳnh Lâm		Vice Chairman of the BOD					11/04/2018			Vice Chairman of the BOD

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	Nguyễn Duy Hùng							11/04/2018			Husband
	Khúc Như Đồng							11/04/2018			Father
	Nguyễn Thị Mai							11/04/2018			Mother
	Khúc Anh Sơn							11/04/2018			Older brother
	Trần Thị Thái Lê							11/04/2018			Older brother's wife
	Khúc Như Giang							11/04/2018			Younger brother
	Trần Thị Linh							11/04/2018			Younger brother's wife
	Nguyễn Tường Huy							11/04/2018			Son
	Nguyễn Duy Việt							11/04/2018			Son
	Transport and Chartering Joint Stock Company (VIETFRACHT)							-			Mrs. Khuc Thi Quynh Lam is Chairwoman of the Board of Directors
	Thang Long GTC Joint Stock Company							17/06/2022			Mrs. Khuc Thi Quynh Lam is Chairwoman of the Board of Directors
	Nghe An Agricultural and Aquatic Products Joint Stock Company							16/11/2022			Mrs. Khuc Thi Quynh Lam is Chairwoman of the Board of Directors
	Vietfracht Hung Yen Logistics Joint Stock Company.		a subsidiary of Vietfracht								
	Vietfracht Hai Phong Company Limited		a subsidiary of Vietfracht								
	Vietfracht Ha Noi One Member Company Limited		a subsidiary of Vietfracht								
	Vietfracht Ho Chi Minh One Member Company Limited		a subsidiary of Vietfracht								
	Van Loc Investment Finance and Trading Company Limited							28/04/2023			Mrs. Khuc Thi Quynh Lam is the representative of the capital contribution at SeABank

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
5	<b>Mathew Nevil WELCH</b>		<b>Member of the BOD</b>					<b>21/04/2022</b>			<b>Member of the BOD</b>
	Patricia Bjaaland Welch							21/04/2022			Wife
	Barry Neville Welch							21/04/2022			Father
	Yvonne Welch							21/04/2022			Mother
	Daniel James Welch							21/04/2022			Brother
	Patrick Welch							21/04/2022			Brother
	Carrie Golus							21/04/2022			Sister-in-law
	Zoe Welch							21/04/2022			Sister-in-law
	Asia Dorset Managenment Pte Ltd – Director							21/04/2022			Mr. Mathew Nevil WELCH is the Chairman of the Board of Directors
	Global Sage Executive Search-Director		Mr. Mathew Nevil WELCH previously served as an Executive Director.					21/04/2022	01/07/2025		Mr. Mathew Nevil WELCH previously served as an Executive Director.
	Nguyen Khang Investment Management Company Limited		Mr. Mathew Nevil WELCH represents 1,200,000 shares in SeABank					14/06/2024			
	Nguyễn Thu Trang		Together with Mr. Mathew Nevil WELCH, represents the capital contribution of Nguyen Khang Investment Management Company Limited in SeABank.					11/03/2025			No longer a related person of Mr. Mathew Nevil Welch in accordance with the Law on Securities and Circular No. 96
	Lê Thị Toan		Previously, together with Mr. Mathew Nevil WELCH, represented the capital contribution of Nguyen Khang Investment Management Company Limited in SeABank					14/06/2024	11/03/2025		No longer a related person of an Insider
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
6	Fergus Macdonald Clark		Independent member of the BOD					28/04/2023			Independent member of the BOD
	Gordon Macdonald Clark							28/04/2023			Father
	James Macdonald Clark							28/04/2023			Brother
	Rebecca Clark							28/04/2023			Sister-in-law
	Lewisham Plus Credit Association							28/04/2023			The declarant is a member of the Board of Directors (non-executive) and a member of the Supervisory Committee
	Kingfisher Advisory Limited							28/04/2023			Declarant is Director
	Financial Markets - GBRW Limited							28/04/2023			The declarant is the Director of Financial Markets
	Song Nhue Hotel and Tourism Joint Stock Company		Mr. Fergus Macdonald Clark represents 1,200,000 shares in SeABank					28/04/2023			
	Nguyễn Thủy Loan		Together with Mr. Fergus Macdonald Clark, represents the capital contribution of Song Nhue Tourism Hotel Joint Stock Company in SeABank					28/04/2023			No longer a related person of Mr. Fergus Macdonald Clark in accordance with the Law on Securities and Circular No. 96
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
7	Trần Thị Thanh Thủy		Member of the BOD					12/08/2015			Member of the BOD
	Võ Anh Thái							12/08/2015			Husband

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	Trương Thị Hợp							12/08/2015			Mother
	Phạm Thị Hoàn							12/08/2015			Mother-in-law
	Trần Thái Đăng							12/08/2015			Brother
	Tạ Thủy Hằng							12/08/2015			Brother's wife (Tran Thai Dang)
	Trần Việt Ký							12/08/2015			Brother
	Lê Lê Thủy							12/08/2015			Brother's wife (Tran Viet Ky)
	Trần Thị Thu Hương							12/08/2015			Sister
	Nguyễn Văn Hồng							12/08/2015			Sister's husband
	Võ Thái Dương							12/08/2015			Children
	Võ Trần Thái Trung							12/08/2015			Children
	TDG Global Investment Joint Stock Company		Mr. Vo Anh Thai – whose spouse is a member of the Board of Directors					-			
	Đặng Phương Linh							01/01/2022			Children-in-law
	Nguyễn Mẫn Thủy Tiên							08/11/2022			Children-in-law

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
8	Matthew Sander Hosford		Independent member of the BOD					25/04/2025		Mr. Matthew Sander Hosford was elected as an independent member of the BOD at the 2025 Annual GMS	Independent member of the BOD
	HOSFORD Stacilee Ford							25/04/2025			Wife
	HOSFORD Tyler Matthew							25/04/2025			Son
	HOSFORD Ian Daniel							25/04/2025			Son
	HOSFORD Megan Anne							25/04/2025			Daughter-in-law
	Hamill Donna Cha							25/04/2025			Daughter-in-law
	HOSFORD Gregory Sander							25/04/2025			Brother
	HOSFORD Marsha B							25/04/2025			Sister-in-law
	JaneAnn							25/04/2025			Sister
	HAUGSOEN Rune							25/04/2025			Brother-in-law
	HOSFORD Christopher Brand							25/04/2025			Brother
	HOSFORD Patti							25/04/2025			Sister-in-law
	HOSFORD Mary Carol							25/04/2025			Sister
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
9	Nguyễn Ngọc Quỳnh		Head of the BOS					15/11/2024		Elected at the Extraordinary General Meeting of Shareholders on 15 November 2024	Head of the BOS
	Nguyễn Thị Tích							15/11/2024			Mother
	Nguyễn Thị Huy Thu							15/11/2024			Wife
	Nguyễn Quỳnh Lâm							15/11/2024			Brother

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	Nguyễn Thị Tuyết Nhung							15/11/2024			Sister
	Phan Hải Uyên Chi							15/11/2024			Sister-in-law
	Nguyễn Ngọc Huyền							15/11/2024			Children
	Nguyễn Huy Hùng							15/11/2024			Children
	Lê Thị Phán							15/11/2024			Mother-in-law
	Hoàng Mạnh Tường							15/11/2024			brother-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
10	Vũ Thị Ngọc Quỳnh		Member of the BOS					11/04/2018			Member of the BOS
	Phan Vĩnh Quang							11/04/2018			Husband
	Vũ Đình Đô							11/04/2018			Father
	Phan Bá Việt							11/04/2018			Son
	Phan Vũ Quỳnh Trang							11/04/2018			Daughter
	Vũ Thị Nga Hằng							11/04/2018			Sister
	Nguyễn Tân Hoàng							11/04/2018			Sister's husband
	VUONGTIEN TRADING COMPANY LIMITED							28/04/2023			Ms. Vu Thi Ngoc Quynh is the representative of the capital contribution at SeABank

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	Phan Dao							11/04/2018			father-in-law
	Nguyễn Thị Thanh Bảo							11/04/2018			mother-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
11	Nguyễn Thành Luân		Member of the BOS					28/04/2023			Member of the BOS
	Nguyễn Quỳnh Diệp							28/04/2023			Wife
	Nguyễn Minh An							28/04/2023			Biological child
	Nguyễn Minh Quân							28/04/2023			Biological child
	Nguyễn Ngọc Canh							28/04/2023			Biological father
	Giang Minh Nga							28/04/2023			Biological mother
	Nguyễn Thanh Phong							28/04/2023			Father-in-law
	Trần Thu Hòa							28/04/2023			Mother-in-law
	Nguyễn Thành Trung							28/04/2023			Sibling
	Đào Thị Lan Hương							28/04/2023			Sister-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank



STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
12	Vũ Thu Thủy		Member of the BOS					28/04/2023			Member of the BOS
	Nguyễn Ngọc Thịnh							28/04/2023			Husband
	Nguyễn Ngọc Quang							28/04/2023			Biological child
	Nguyễn Ngọc Linh							28/04/2023			Biological child
	Hoàng Thị Ngọc							28/04/2023			Biological mother
	Nguyễn Ngọc Thanh							28/04/2023			Father-in-law
	Vũ Thị Hồng Lý							28/04/2023			older sister
	Vũ Thị Thanh Tâm							28/04/2023			older sister
	Nguyễn Quang Tứ							28/04/2023			brother-in-law
	Vũ Thị Mão							28/04/2023			older sister
	Lê Văn Trương							28/04/2023	31/12/2025		formerly a brother-in-law
	Vũ Quốc Hoàn							28/04/2023			younger sibling
	Nguyễn Lan Anh							28/04/2023	01/10/2025		formerly a younger brother's wife
	Vũ Hoàng Anh							28/04/2023			younger sibling
	Nguyễn Tuấn Sơn							28/04/2023			younger brother-in-law
	An Phu Investment Trading Import Export Company Limited							28/04/2023			Ms. Vu Thu Thuy is the representative of the capital contribution at SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
13	Lương Duy Đông		Member of the BOS					15/11/2024		Elected at the extraordinary General Meeting of Shareholders on November 15, 2024	Member of the BOS
	Nguyễn Thị Huynh							15/11/2024			Wife
	Lương Bích Ngọc							15/11/2024			Children
	Lương Tuấn Tú							15/11/2024			Children
	Nguyễn Thị Phương							15/11/2024			Mother
	Nguyễn Ngọc Riền							15/11/2024			Father-in-law
	Nguyễn Thị Dũng							15/11/2024			Mother-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
14	Lê Quốc Long		General Director					20/06/2018			General Director
	Lê Xuân Bán							20/06/2018			Father
	Nguyễn Thị Hằng							20/06/2018			Mother
	Hoàng Thị Kiều Yến							20/06/2018			Wife
	Lê Hoàng Anh							20/06/2018			Daughter
	Lê Xuân Nam Anh							20/06/2018			Son
	Lê Xuân Quốc Anh							20/06/2018			Son
	Lê Anh Tuấn							20/06/2018			Brother
	Châu Thị Mỹ Liễu							20/06/2018			Brother's Wife

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
	Lê Khánh Toàn							20/06/2018			Brother
	Hoàng Phụng Cẩm							20/06/2018			Brother's Wife
	SeABank Asset Management Company Limited (SeABank AMC)		a subsidiary of SeABank					03/12/2008			a subsidiary of SeABank
	Post and Telecommunication Finance Company Limited (PTF)		previously a subsidiary of SeABank					-	03/02/2025		previously a subsidiary of SeABank
	Nguyễn Minh Thắng		Previously served together as representatives of SeABank's capital contribution at PTF					-	03/02/2025		formerly a representative of SeABank's capital contribution
	Nguyễn Thị Thu Hương		Previously served together as representatives of SeABank's capital contribution at PTF					-	03/02/2025		formerly a representative of SeABank's capital contribution
	Hoàng Huy Chương		Previously served together as representatives of SeABank's capital contribution at PTF					14/12/2023	03/02/2025		formerly a representative of SeABank's capital contribution
	Lã Thị Hiền		Previously served together as representatives of SeABank's capital contribution at PTF					14/12/2023	03/02/2025		formerly a representative of SeABank's capital contribution
15	Vũ Đình Khoán		Deputy General Director					12/07/2013			
16	Nguyễn Thị Thu Hương		Deputy General Director					01/06/2016			
17	Hoàng Mạnh Phú		Deputy General Director					20/06/2018			
18	Nguyễn Tuấn Cường		Deputy General Director					28/12/2012			
19	Đặng Thu Trang		Deputy General Director					20/01/2020			

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
20	Nguyễn Hồng Quang		Deputy General Director					23/02/2024			
21	Nguyễn Tuấn Anh		Deputy General Director					23/02/2024			
22	Bùi Quốc Hiệu		Deputy General Director					11/01/2025		Appointed as Deputy General Director with effect from 11 January 2025.	
23	Lê Thanh Hải		Deputy General Director					11/01/2025		Appointed as Deputy General Director with effect from 11 January 2025.	
24	Nguyễn Thị Hoài Phương		Chief Accounting Officer					14/07/2017			
25	SeABank Trade Union		Socio-political organization of the public company								

**B. Enterprises and organizations own more than 10% of charter capital**

Not available

**C. Any organization or individual that directly or indirectly supervises or is directly or indirectly supervised by another organization or individual; two organizations or individuals under the management of the same entity**

1	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary company					03/12/2008			subsidiary SeABank
	Hoàng Mạnh Phú		Chairman of SeABank AMC					01/07/2025		new appointment	
	Nguyễn Thanh Ngọc		General Director (Chief Executive Officer) of SeABank AMC					26/05/2025		new appointment	
2	Post and Telecommunication Finance Company Limited (PTF)		formerly a subsidiary company					22/5/2018	03/02/2025	Transfer of subsidiary company	previously a subsidiary of SeABank
3	Petrovietnam Oil Sai Gon Joint stock company		SeABank is a major shareholder								SeABank is a major shareholder
4	Petrovietnam Oil Vung Tau Joint stock company		SeABank is a major shareholder								SeABank is a major shareholder
5	Petrovietnam Oil Tay Ninh Joint stock company		SeABank was previously a major shareholder.						11/03/2025	Merged into Saigon Petroleum Joint Stock Company	SeABank was previously a major shareholder. 14/15

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
<b>D. An organization or individual that is the representative of another organization or individual in a contract</b>											
1	Đặng Tùng Sơn		Representative of SeABank's capital contribution								
2	Võ Long Nhi		Representative of SeABank's capital contribution								
3	Nguyễn Minh Thắng		formerly a representative of SeABank's capital contribution						03/02/2025	Transfer of subsidiary company	formerly a representative of SeABank's capital contribution
4	Nguyễn Thị Thu Hương		formerly a representative of SeABank's capital contribution						03/02/2025	Transfer of subsidiary company	formerly a representative of SeABank's capital contribution
5	Lê Quốc Long		formerly a representative of SeABank's capital contribution						03/02/2025	Transfer of subsidiary company	formerly a representative of SeABank's capital contribution
6	Hoàng Huy Chương		formerly a representative of SeABank's capital contribution						03/02/2025	Transfer of subsidiary company	formerly a representative of SeABank's capital contribution
7	Lã Thị Hiền		formerly a representative of SeABank's capital contribution						03/02/2025	Transfer of subsidiary company	formerly a representative of SeABank's capital contribution

**APPENDIX 02**

**List of transactions between SeABank and related parties of SeABank; or between SeABank and major shareholders, internal persons, and related parties of internal persons**

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
<b>I.</b>	<b>Le Van Tan</b>	<b>Chairman of the Board of Directors</b>			From January 1, 2025 - December 31, 2025		- Credit transactions (**): Credit card - Non-credit transactions (****): VND 305 million	
1	Le Kieu Anh	Related person of Mr. Le Van Tan			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card - Non-credit transactions (****): VND 8,231 million	
2	Duc Thinh Construction Investment and Trading One Member Company Limited	Related person of Mr. Le Van Tan			From January 1, 2025 - December 31, 2025		- Non-credit transactions (****): VND 13,793 million	
<b>II.</b>	<b>Nguyen Thi Nga</b>	<b>Standing Vice Chairwoman of the Board of Directors</b>			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card - Non-credit transactions (****): Lease of location with SeABank	
1	Le Huu Bau	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card - Non-credit transactions (****): Lease of location with SeABank	
2	Le Tuan Anh	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		0	
3	Phu My Investment and Development Company Limited	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Non-credit transaction: VND 606 million	
4	BRG Group Joint Stock Company	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Non-credit transaction: VND 512,246 million and USD 1,467	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
5	North Ha Noi Smart City Development Investment Joint Stock Company	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025	1219/2024/NQ HĐQT 449/2025/QĐ-CTHĐQT	- Through a credit package worth VND 4,300,000 dated December 26, 2024. Payment guarantee of VND 89,151,000. - Non-credit transaction: VND 2,327,444 million	
6	Viet Nam Aircraft Leasing Joint Stock Company	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Non-credit transaction: VND 1,679,485 million and USD163,476 million	
7	Big C Thang Long Supermarket Service and International Trading Company Limited	Ms. Nguyen Thi Nga is the Chairwoman of the Members' Council.			From January 1, 2025 - December 31, 2025		- Credit transactions: Loan limit of VND 240 billion & medium-term credit of VND 150 billion. - Non-credit transactions: VND 6,042 million.I14	
8	Hoang Vien Quang Ba Company Limited	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 306,699 million and USD 932,052. - Hire a custodian	
9	Hanoi Real Estate Trading and Services Joint Stock Company	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Lease the premises to SeABank. -Non-credit transactions: VND 259,337 million	
III.	Le Thu Thuy	Vice Chairwoman of the Board of Directors			From January 1, 2025 - December 31, 2025		0	
IV.	Khuc Thi Quynh Lam	Vice Chairwoman of the Board of Directors			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 19,089 million	
1	Nguyen Duy Hung	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 900 million - Non-credit transactions: VND 7,148 million.	
2	Nguyen Tuong Huy	Related person of Ms. Khuc Thi Quynh Lam					- Credit transactions: VND 357 million	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
3	Nghe An Agricultural and Aquatic Products Joint Stock Company	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit limit: VND 80 billion, - Non-credit transactions: VND 1,595 million □	
4	Transport and Chartering Joint Stock Company (VIETFRACHT)	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 20,920 million and USD 96,387	
5	Thang Long GTC Joint Stock Company	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1,113,442 million, USD 180 and EUR 321	
6	Vietfracht Hung Yen Logistics Joint Stock Company.	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 14,515 million	
7	Vietfracht Hai Phong Company Limited	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 14,594 million	
8	Vietfracht Ha Noi One Member Company Limited	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 122,095 million	
9	Vietfracht Ho Chi Minh One Member Company Limited	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Rent a house - Non-credit transactions: VND 8,235 million and USD 18,172	
10	Van Loc Financial Investment and Trading Company Limited	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 743 million	
11	<b>Mathew Nevil WELCH</b>				From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 182 million	



No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
12	Nguyen Khang Investment Management Company Limited	Related person of Mr Mathew Nevil WELCH			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 10,673 million	
V.	<b>Fergus Macdonald Clark</b>	<b>Thành viên độc lập HĐQT</b>			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 156 million	
1	Song Nhue Hotel and Tourism Joint Stock Company	Related person of Mr Fergus Macdonald Clark			From January 1, 2025 - December 31, 2025		- Rent a house - Non-credit transactions: VND 1,772 million,	
2	Nguyễn Thúy Loan	Related person of Mr Fergus Macdonald Clark			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 605 million	
VI.	<b>Tran Thi Thanh Thuy</b>	<b>Member of the BOD</b>			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card - Non-credit transactions: VND 21,140 million and USD 100,000	
1	Tran Thai Dang	Related person of Ms Tran Thi Thanh Thuy			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 02 billion	
2	Vo Thai Duong	Related person of Ms Tran Thi Thanh Thuy			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 210 million	
3	Dang Phuong Linh	Related person of Ms Tran Thi Thanh Thuy			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 690 million	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
VII.	Nguyen Ngoc Quynh	Head of the BOS			From January 1, 2025 - December 31, 2025		- Credit transactions : Credit card - Non-credit transactions: VND 3,298 million	
VIII.	Vu Thi Ngoc Quynh	Member of the BOS			From January 1, 2025 - December 31, 2025			
1	Vuong Tien Trading Company Limited	Related person of Ms Vu Thi Ngoc Quynh			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 416 million	
IX.	Nguyen Thanh Luan	Member of the BOS			From January 1, 2025 - December 31, 2025		- Credit transactions : Credit card	
1	Nguyen Quynh Diep	Related person of Mr. Nguyen Thanh Luan			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1,196 million	
2	Tran Thu Hoa	Related person of Mr. Nguyen Thanh Luan			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 3,129 million	
X.	Vu Thu Thuy	Member of the BOS			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card - Non-credit transactions: VND 820 million	
1	An Phu Investment Trading and Import Export Company Limited	Related person of Ms vu Thu Thuy			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 60,957 million	
XI.	Luong Duy Dong	Member of the BOS			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 63 million	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
<b>XII.</b>	<b>Le Quoc Long</b>	<b>General Director</b>			From January 1, 2025 - December 31, 2025		0	
1	Hoang Thi Kieu Yen	Related person of Mr Le Quoc Long			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 126,53 million	
<b>XIII.</b>	<b>Vu Dinh Khoan</b>	<b>Deputy General Director</b>			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1,013 million	
1	Vu Trinh My Linh	Related person of Mr Vu Dinh Khoan			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1,599 million	
<b>XIV.</b>	<b>Nguyen Thi Thu Huong</b>	<b>Deputy General Director</b>			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card - Non-credit transactions: VND 549 million	
1	Luong Thi Tinh	Related person of Ms Nguyen Thi Thu Huong			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 2,268 million	
2	Nguyen Xuan Nam	Related person of Ms Nguyen Thi Thu Huong			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1,389 million	
3	Nguyen Xuan Phong	Related person of Ms Nguyen Thi Thu Huong			From January 1, 2025 - December 31, 2025		0	

No.	Name of organization / individual	Relationship with SeABank	ID No.* , date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
4	Nguyen Thi Hong Thom	Related person of Ms Nguyen Thi Thu Huong			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 2,100 million - Non-credit transactions: VND 1,051 million	
XV.	Hoang Manh Phu	Deputy General Director			From January 1, 2025 - December 31, 2025		- Non-credit transactions : 257 million	
1	Dinh Thi Hanh	Related person of Mr Hoang Manh Phu			From January 1, 2025 - December 31, 2025		- Non-credit transactions : VND 10,977 million	
2	Nguyen Mong Hung	Related person of Mr Hoang Manh Phu			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 715 million	
XVI.	Nguyen Tuan Cuong	Deputy General Director			From January 1, 2025 - December 31, 2025	335/2024/NQ HDQT	- Credit transactions: Credit card, Non-credit transactions: VND 3,140 million	
1	Nguyen Hoang Van	Related person of Mr Nguyen Tuan Cuong			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 483 million	
2	Ngo Mong Hoan	Related person of Mr Nguyen Tuan Cuong			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1,979 million	
XVII.	Dang Thu Trang	Deputy General Director			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card, - Non-credit transactions: VND 1,664 million	
XVIII.	Nguyen Hoang Quang	Deputy General Director			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 4,309 million	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
1	Nguyen Bao Ngoc	Related person of Mr Nguyen Hoang Quang			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 3,581 million	
2	Nguyen Ho Dien	Related person of Mr Nguyen Hoang Quang			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 612 million	
3	Ta Thi Thuan	Related person of Mr Nguyen Hoang Quang			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 313 million	
4	Nguyen Trung Ha	Related person of Mr Nguyen Hoang Quang					- Non-credit transactions: VND 1,831 million	
5	Thanh Kim Dung	Related person of Mr Nguyen Hoang Quang			From January 1, 2025 - December 31, 2025		- Non-credit transactions: 1,220 million	
<b>XIX.</b>	<b>Nguyen Tuan Anh</b>	<b>Deputy General Director</b>			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card - Non-credit transactions: VND 212 million	
1	Nguyen Minh Hien	Related person of Mr Nguyen Tuan Anh			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 15,689 million	
<b>XX.</b>	<b>Bui Quoc Hieu</b>	<b>Deputy General Director</b>			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 165 million	
1	Le Lan Huong	Related person of Mr Bui Quoc Hieu			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 3,064 million	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
2	Doan Thi Hong Duong	Related person of Mr Bui Quoc Hieu			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 5,102 million	
XXI	Le Thanh Hai	Deputy General Director			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card, - Non-credit transactions: VND 15,675 million	
1	Vuong Thi Nga	Related person of Mr Le Thanh Hai			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1,150 million	
2	Lo Thi Hong Hai	Related person of Mr Le Thanh Hai			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card, Non-credit transactions: VND 1,782 million	
3	Lo Thi Ha	Related person of Mr Le Thanh Hai			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 2,683 million	
XXII.	Nguyen Hoai Phuong	Chief Accountant Officer			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 325 million	
XXIII.	Vu Quoc Tuan	Person in charge of corporate governance			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 6,319 million - Giao dịch Credit card □	
1	Bui Thi Thu Huyen	Related person of Mr Vu Quoc Tuan			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 420 million	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
2	Dinh Thi Chien	Related person of Mr Vu Quoc Tuan			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 425 million	
XXIV.	Dao Minh Nguyet	Person in charge of corporate governance			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 12,902 million - Non-credit transactions: VND 742 million và USD 2,000	
1	Trinh Trinh Minh Tan	Related person of Ms Dao Minh Nguyet					- Non-credit transactions: VND 258 million	
XXV.	Hoang Tuyet Mai	Person in charge of corporate governance			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 7,932 million - Transactions: Credit card, - Non-credit transactions: VND 156 million	
1	Vu Ngoc Kim Ngan	Related person of Ms Hoang Tuyet Mai					- Non-credit transactions: 1,031 million	
XXVI.	SeABank Asset Management Company Limited	Subsidiary company			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 808,349 million - Rent a house	
1	Dang Tung Son	Representative of SeABank's capital contribution			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 1,000 million - Non-credit transactions: VND 371 million	
2	Vo Long Nhi	Representative of SeABank's capital contribution			From January 1, 2025 - December 31, 2025		Transaction Credit card Non-credit transactions: VND 51t million	

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
XXVII	SeABank Trade Union				From January 1, 2025 - December 31, 2025		Transaction details as of December 31, 2025: - Deposit: VND 1.818 million	

*In addition to the aforementioned Board of Directors Resolutions, other contracts/transactions listed in this Appendix between SeABank and related parties regarding deposit taking, credit granting via credit cards, etc., are executed on the basis of Board of Directors Resolution No. 1918/2020/NQ-HDQT dated 8 December 2020, Resolution No. 721/2023/NQ-HDQT, and other relevant Resolutions/Decisions.*

(\*)

(\*\*)

*The transaction value and number will be determined as of 31 December 2025.*

(\*\*\*)

*Credit-granting transactions include lending, discounting, financial leasing, factoring, bank guarantees, letters of credit, and other credit-granting operations.*

(\*\*\*\*)

*Non-credit transactions include, but are not limited to, all other transactions arising with the Bank other than credit granting transactions such as deposits, opening payment accounts, collection and disbursement services, buying/selling, leasing/renting assets, premises, etc.*



### APPENDIX 03

Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power

No	Name of organization/ individual	Relationship with SeABank	ID card No./ Passport No., date of issue, place of issue	Address	Content, quantity, total value of transaction	Note
1	Not available					

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Number of shares owned	Ownershipratio	Notes
I.	Lê Văn Tản		Chairman of the Board of Directors (BOD)					11.575.697	0,41%	
	Lê Văn Nghi							-	0,00%	
	Lê Văn Lễ							-	0,00%	
	Nguyễn Thị Điểm							-	0,00%	
	Lê Thị Ngoan							-	0,00%	
	Nguyễn Văn Nguyên							-	0,00%	
	Lê Văn Tiến							-	0,00%	
	Trần Thị Thêm							-	0,00%	
	Lê Văn Tấn							-	0,00%	
	Hoàng Thị Mai							-	0,00%	
	Lê Văn Tân							-	0,00%	
	Trần Thị Bảy							-	0,00%	
	Lê Thị Thêm							-	0,00%	
	Nguyễn Minh Tiến							-	0,00%	
	Lê Thị Miên							-	0,00%	
	Lê Kiều Anh							-	0,00%	
	Lê Bảo Minh							-	0,00%	

	Trần Trung						-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)						-	0,00%	
	Duc Thinh Construction Investment and Trading Company Limited						28.280.684	0,99%	
	Post Office Finance Company Limited (PTF)						N/A	N/A	No longer a related person of the Insider
II.	<b>Nguyễn Thị Nga</b>		<b>Permanent Vice Chairman of the BOD</b>				<b>120.083.628</b>	<b>4,22%</b>	
	Lê Hữu Bầu						50.615.266	1,78%	
	Phan Văn Hòa						-	0,00%	
	Nguyễn Châu Huấn						-	0,00%	
	Nguyễn Ngọc Đăng						-	0,00%	
	Đỗ Thị Nhâm						-	0,00%	
	Nguyễn Văn Lộc						-	0,00%	
	Hoàng Thị Mùi						-	0,00%	
	Lê Tuấn Anh						36.420.166	1,28%	
	Tạ Thị Hồng Yến						-	0,00%	
	Lê Thu Thủy						65.646.053	2,31%	
	Phu My Development and Investment Company Limited						141.178.983	4,96%	
	BRG Group - Joint Stock Company						-	0,00%	
	North Hanoi Smart City Development Investment Joint Stock Company						-	0,00%	

	Vietnam Aircraft Leasing Joint Stock Company							-	0,00%	
	Big C Thang Long International Trade and Supermarket Services Co., Ltd							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Hoang Vien Quang Ba Company Limited							-	0,00%	
	Hanoi Real Estate Trading and Services Joint Stock Company							-	0,00%	
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
<b>III.</b>	<b>Lê Thu Thủy</b>		<b>Vice Chairman of the BOD</b>					<b>65.646.053</b>	<b>2,31%</b>	
	AMELIA Lê Nguyễn HERMAN							-	0,00%	
	ANTHONY Lê Nguyễn HERMAN							-	0,00%	
	Lê Hữu Báu							50.615.266	1,78%	
	Nguyễn Thị Nga							120.083.628	4,22%	
	Lê Tuấn Anh							36.420.166	1,28%	
	Tạ Thị Hồng Yến							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
<b>IV.</b>	<b>Khúc Thị Quỳnh Lâm</b>		<b>Vice Chairman of the BOD</b>					<b>11.418.606</b>	<b>0,40%</b>	

	Nguyễn Duy Hùng							-	0,00%	
	Khúc Như Đồng							-	0,00%	
	Nguyễn Thị Mai							-	0,00%	
	Khúc Anh Sơn							-	0,00%	
	Trần Thị Thái Lê							-	0,00%	
	Khúc Như Giang							-	0,00%	
	Trần Thị Linh							-	0,00%	
	Nguyễn Tường Huy							177.687	0,01%	
	Nguyễn Duy Việt							-	0,00%	No information available
	Transport and Chartering JSC (VIETFRACHT)							-	0,00%	
	Thang Long GTC Joint Stock Company							-	0,00%	
	Nghe An Agricultural and Aquatic Products Joint Stock Company							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Vietfracht Hung Yen Logistics JSC							-	0,00%	
	Vietfracht Hai Phong Company Limited							-	0,00%	
	Vietfracht Hanoi Company Limited							-	0,00%	
	Vietfracht Ho Chi Minh City Company Limited							-	0,00%	
	Van Loc Investment Finance and Trading Company Limited							80.775.333	2,84%	

	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
V.	Mathew Nevil WELCH		Member of the BOD					100.000	0,00%	
	Patricia Bjaaland Welch							-	0,00%	
	Barry Neville Welch							-	0,00%	
	Yvonne Welch							-	0,00%	
	Daniel James Welch							-	0,00%	
	Patrick Welch							-	0,00%	No information available
	Carrie Golus							-	0,00%	
	Zoe Welch							-	0,00%	
	Asia Dorset Managenment Pte Ltd – Director							-	0,00%	
	Nguyen Khang Investment Management Co., Ltd.							1.363.143	0,05%	
	Nguyễn Thu Trang							N/A	N/A	No longer a related person of Mr. Mathew Nevil Welch in accordance with the Law on Securities and Circular No. 96
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Lê Thị Toan							N/A	N/A	No longer a related person of the Insider
	Global Sage Executive Search- Director							N/A	N/A	No longer a related person of the Insider
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
VI.	Fergus Macdonald Clark		Independent member of the BOD					100.000	0,00%	

	Gordon Macdonald Clark							-	0,00%	
	James Macdonald Clark							-	0,00%	
	Rebecca Clark							-	0,00%	
	Lewisham Plus Credit Union							-	0,00%	
	Kingfisher Advisory Limited							-	0,00%	
	Financial Markets - GBRW Limited							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Song Nhue Hotel and Tourism Joint Stock Company							111.638.247	3,92%	
	Nguyễn Thúy Loan							N/A	N/A	No longer a related person of Mr. Fergus Macdonald Clark in accordance with the Law on Securities and Circular No. 96
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
<b>VII.</b>	<b>Matthew Sander Hosford</b>		<b>Independent member of the BOD</b>					-	<b>0,00%</b>	
	HOSFORD Stacilee Ford							-	0,00%	
	HOSFORD Tyler Matthew							-	0,00%	
	HOSFORD Ian Daniel							-	0,00%	
	HOSFORD Megan Anne							-	0,00%	
	Hamill Donna Cha							-	0,00%	
	HOSFORD Gregory Sander							-	0,00%	No information available

[illegible]



	Võ Thái Dương						-	0,00%	
	Võ Trần Thái Trung						-	0,00%	
	TDG Global Investment Joint Stock Company						-	0,00%	
	Đặng Phương Linh						-	0,00%	
	Nguyễn Mẫn Thủy Tiên						-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)						-	0,00%	
	Post Office Finance Company Limited (PTF)						N/A	N/A	No longer a related person of the Insider
IX.	Nguyễn Ngọc Quỳnh		Head of the BOS				1.238.989	0,04%	
	Nguyễn Đình Trường						-	0,00%	Passed away
	Nguyễn Thị Tích						-	0,00%	
	Nguyễn Thị Huy Thu						-	0,00%	
	Nguyễn Quỳnh Lâm						-	0,00%	
	Nguyễn Thị Tuyết Nhung						-	0,00%	
	Phan Hải Uyên Chi						-	0,00%	
	Nguyễn Ngọc Huyền						-	0,00%	

	Nguyễn Huy Hùng							-	0,00%	
	Lê Thị Phán							-	0,00%	
	Hoàng Mạnh Tường							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
<b>X.</b>	<b>Vũ Thị Ngọc Quỳnh</b>		<b>Member of the BOS</b>					<b>8.009.737</b>	<b>0,28%</b>	
	Phan Vĩnh Quang							-	0,00%	
	Vũ Đình Đô							-	0,00%	
	Phan Bá Việt							-	0,00%	
	Phan Vũ Quỳnh Trang							-	0,00%	
	Vũ Thị Nga Hằng							9.464	0,00%	
	Nguyễn Tân Hoàng							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Vuong Tien Trading Company Limited							91.249.130	3,21%	

	Phan Dao							-	0,00%	
	Nguyễn Thị Thanh Bảo							-	0,00%	
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
<b>XI.</b>	<b>Nguyễn Thành Luân</b>		<b>Member of the BOS</b>					<b>194.782</b>	<b>0,01%</b>	
	Nguyễn Quỳnh Diệp							-	0,00%	
	Nguyễn Minh An							-	0,00%	Still young
	Nguyễn Minh Quân							-	0,00%	Still young
	Nguyễn Ngọc Canh							-	0,00%	
	Giang Minh Nga							-	0,00%	
	Nguyễn Thanh Phong							-	0,00%	
	Trần Thu Hòa							-	0,00%	
	Nguyễn Thành Trung							-	0,00%	
	Đào Thị Lan Hương							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
<b>XII</b>	<b>Vũ Thu Thủy</b>		<b>Member of the BOS</b>					<b>20.000</b>	<b>0,00%</b>	

	Nguyễn Ngọc Thịnh						-	0,00%	
	Nguyễn Ngọc Quang						-	0,00%	
	Nguyễn Ngọc Linh						-	0,00%	
	Hoàng Thị Ngọc						-	0,00%	
	Nguyễn Ngọc Thanh						-	0,00%	
	Vũ Thị Hồng Lý						-	0,00%	
	Vũ Thị Thanh Tâm						-	0,00%	
	Nguyễn Quang Tứ						-	0,00%	
	Vũ Thị Mão						-	0,00%	
	Lê Văn Trương						N/A	N/A	No longer a related person of the Insider
	Vũ Quốc Hoàn						-	0,00%	
	Nguyễn Lan Anh						N/A	N/A	No longer a related person of the Insider
	Vũ Hoàng Anh						-	0,00%	
	Nguyễn Tuấn Sơn						-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)						-	0,00%	
	An Phu Investment Trading and Import Export Company Limited						98.108.451	3,45%	
	Post Office Finance Company Limited (PTF)						N/A	N/A	No longer a related person of the Insider
XIII.	Lương Duy Đông		Member of the BOS				42.623	0,00%	
	Nguyễn Thị Huynh						-	0,00%	
	Lương Bích Ngọc						-	0,00%	

	Lương Tuấn Tú							-	0,00%	
	Nguyễn Thị Phương							-	0,00%	
	Nguyễn Ngọc Riền							-	0,00%	
	Nguyễn Thị Dũng							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
<b>XIV</b>	<b>Lê Quốc Long</b>		<b>General Director</b>					<b>4.947.635</b>	<b>0,17%</b>	
	Lê Xuân Bán							-	0,00%	
	Nguyễn Thị Hằng							-	0,00%	
	Hoàng Thị Kiều Yến							-	0,00%	
	Lê Hoàng Anh							-	0,00%	
	Lê Xuân Nam Anh							-	0,00%	
	Lê Xuân Quốc Anh							-	0,00%	
	Lê Anh Tuấn							-	0,00%	
	Châu Thị Mỹ Liễu							-	0,00%	
	Lê Khánh Toàn							-	0,00%	
	Hoàng Phụng Cẩm							-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)							-	0,00%	
	Post Office Finance Company Limited (PTF)							N/A	N/A	No longer a related person of the Insider
	Nguyễn Minh Thắng							N/A	N/A	No longer a related person of the Insider

	Nguyễn Thị Thu Hương						N/A	N/A	No longer a related person of the Insider
	Hoàng Huy Chương						N/A	N/A	No longer a related person of the Insider
	Lã Thị Hiền						N/A	N/A	No longer a related person of the Insider
XV	Vũ Đình Khoán		Deputy General Director				1.761.121	0,06%	
	Trịnh Thị Thu Hà						-	0,00%	
	Vũ Trịnh Mỹ Linh						-	0,00%	
	Vũ Trịnh Hồng Đức						-	0,00%	
	Vũ Thị Khuyên						-	0,00%	Live in Germany
	Vũ Thị Khoan						-	0,00%	Live in Germany
	Hoàng Hải Phong						-	0,00%	Live in Germany
	Trịnh Bá Tửu						-	0,00%	
	Phạm Thị Hồng Điệp						-	0,00%	
	Nguyễn Trọng Hùng						-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)						N/A	N/A	No longer a related person of the Insider
XVI	Nguyễn Thị Thu Hương		Deputy General Director				653.817	0,02%	
	Lương Thị Tinh						-	0,00%	
	Nguyễn Xuân Nam						-	0,00%	
	Nguyễn Xuân Phong						-	0,00%	
	Nguyễn Xuân Việt An						-	0,00%	

	Nguyễn Thị Hồng Thơm						-	0,00%	
	Nguyễn Thị Thanh Tâm						-	0,00%	
	Phạm Hồng Duyên						-	0,00%	
	Nguyễn Huy Tường						-	0,00%	
	Post Office Finance Company Limited (PTF)						N/A	N/A	No longer a related person of the Insider
	Nguyễn Minh Thắng						N/A	N/A	No longer a related person of the Insider
	Lê Quốc Long						N/A	N/A	No longer a related person of the Insider
	Hoàng Huy Chương						N/A	N/A	No longer a related person of the Insider
	Lã Thị Hiền						N/A	N/A	No longer a related person of the Insider
XVII	<b>Hoàng Mạnh Phú</b>		<b>Deputy General Director</b>				<b>1.510.141</b>	<b>0,05%</b>	
	Đinh Thị Hạnh						-	0,00%	
	Hoàng Nam Anh						-	0,00%	
	Hoàng Thị Hà Vi						-	0,00%	
	Đinh Ngọc Canh						-	0,00%	
	Hoàng Thị Kim Ninh						-	0,00%	

	Hoàng Thị Bích Nga						-	0,00%	
	Nguyễn Văn Nghĩa						-	0,00%	
	Nguyễn Mộng Hùng						-	0,00%	
	SeABank Asset Management Company Limited (SeABank AMC)						-	0,00%	
	SeABank Head Office Trade Union						844.709	0,03%	
XVII I	Nguyễn Tuấn Cường		Deputy General Director				370.000	0,01%	
	Nguyễn Hoàng Vân						-	0,00%	
	Nguyễn Văn Khanh						-	0,00%	
	Nguyễn Kim Thanh						-	0,00%	Live in Austria
	Nguyễn Ngọc Bảo						-	0,00%	Live in Haiphong city
	Nguyễn Hoàng						-	0,00%	
	Ngô Mộng Hoàn						-	0,00%	
XIX	Đặng Thu Trang		Deputy General Director				251.255	0,01%	
	Đặng Vũ Giản						-	0,00%	
	Nguyễn Bích Hải						-	0,00%	
	Vũ Trang Linh						-	0,00%	
	Vũ Khánh Chi						-	0,00%	
	Đặng Vũ Tuấn						-	0,00%	
	Lê Thị Quyển						-	0,00%	



<b>XX</b>	<b>Nguyễn Hồng Quang</b>		<b>Deputy General Director</b>					<b>425.317</b>	<b>0,01%</b>	
	Nguyễn Bảo Ngọc							-	0,00%	
	Nguyễn Bảo Minh							-	0,00%	Still young
	Nguyễn Hoàng Tùng							-	0,00%	Still young
	Nguyễn Hồ Điện							-	0,00%	
	Tạ Thị Thuận							-	0,00%	
	Nguyễn Trung Hà							-	0,00%	
	Thành Kim Dung							-	0,00%	
	Nguyễn Thị Khánh Dương							-	0,00%	
	Đinh Hồng Hà							-	0,00%	
<b>XXI</b>	<b>Nguyễn Tuấn Anh</b>		<b>Deputy General Director</b>					<b>275.000</b>	<b>0,01%</b>	
	Nguyễn Minh Hiền							-	0,00%	
	Nguyễn Hồng Minh							-	0,00%	
	Nguyễn Tuấn Huy							-	0,00%	
	Nguyễn Bá Cột							-	0,00%	
	Hoàng Thị Sửu							-	0,00%	
	Đỗ Thị Quyết Tâm							-	0,00%	
	Nguyễn Huy Hùng							-	0,00%	
	Nguyễn Thị Hoa							-	0,00%	
	Nguyễn Trung Hiếu							-	0,00%	
<b>XXII</b>	<b>Bùi Quốc Hiệu</b>		<b>Deputy General Director</b>					<b>140.028</b>	<b>0,00%</b>	

	Bùi Ngọc Thông						-	0,00%	
	Giang Thị Bảy						-	0,00%	
	Lê Lan Hương						-	0,00%	
	Đỗ Lê Minh Hoàng						-	0,00%	
	Bùi Hữu Quang						-	0,00%	
	Bùi Hữu Nhân						-	0,00%	Still young
	Bùi Quang Minh						-	0,00%	Still young
	Trần Giáng Khanh						-	0,00%	
	Bùi Văn Tuyển						-	0,00%	
	Đoàn Thị Hồng Dương						-	0,00%	
	Bùi Thị Kim Quy						-	0,00%	
	Hoàng Văn Hải						-	0,00%	
	Bùi Trọng Hiền						-	0,00%	
	Lê Thị Phương Mai						-	0,00%	
XXII I	Lê Thanh Hải		Deputy General Director				731.101	0,03%	
	Vương Thị Ngà						-	0,00%	
	Lò Thị Hồng Hải						-	0,00%	
	Lê Khánh Linh						-	0,00%	
	Lê Phương Linh						-	0,00%	
	Lê Mỹ Linh						-	0,00%	Still young
	Lê Thị Thanh Hà						-	0,00%	

	Nguyễn Khắc Phương						-	0,00%	
	Nguyễn Thị Tĩnh						-	0,00%	
	Nguyễn Thanh Du						-	0,00%	
	Lò Xuân Luyện						-	0,00%	
	Vi Thị Duyên						-	0,00%	
XXI V	Nguyễn Thị Hoài Phương		Chief Accountant Officer				152.077	0,01%	
	Nguyễn Văn Toái						-	0,00%	
	Nguyễn Đức Dũng						-	0,00%	
	Đào Phương Hoa						-	0,00%	
	Đinh Văn Khang						-	0,00%	
	Đinh Trung Hải						-	0,00%	Still young
	Đinh Hoàng Thắng						-	0,00%	Still young
	Đinh Văn Thâm						-	0,00%	
	Phạm Thị Lối						-	0,00%	
XXV	Vũ Quốc Tuấn		PerSon in charge of corporate governance				70.006	0,00%	
	Bùi Thị Thu Huyền						-	0,00%	

	Vũ Phương Anh							-	0,00%	
	Vũ Vân Anh							-	0,00%	Still young
	Lê Thị Đăng							-	0,00%	
	Vũ Thanh Thủy							-	0,00%	
	Vũ Thanh Bình							-	0,00%	
	Đinh Thị Chiên							-	0,00%	
	Nguyễn Thanh Cường							-	0,00%	
	Lê Gia Nam							-	0,00%	
	Lê Đức Quyền							-	0,00%	
XXV I	Đào Minh Nguyệt		PerSon in charge of corporate governance					130.404	0,00%	
	Đào Đức Long							-	0,00%	
	Trịnh Thị Minh Tân							-	0,00%	
	Đào Xuân Triệu							-	0,00%	
	Phạm Thị Măng							-	0,00%	
	Đào Thị Minh Yến							-	0,00%	
	Đào Xuân Tùng							-	0,00%	
	Đào Xuân Nhật Nam							-	0,00%	Still young

	Đào Minh Thảo Tiên						-	0,00%	Still young
XXVI	Hoàng Tuyết Mai		PerSon in charge of corporate governance				40.145	0,00%	
	Ngô Thế Thắng						-	0,00%	
	Hoàng Văn Hòa						-	0,00%	
	Nguyễn Thị Nguyên						-	0,00%	
	Nguyễn Thị Doanh						-	0,00%	
	Ngô Thảo Trang						-	0,00%	Still young
	Ngô Vân Trang						-	0,00%	Still young
	Ngô Diệu Trang						-	0,00%	Still young
	Hoàng Ngọc Bích						-	0,00%	
	Hoàng Quốc Anh						-	0,00%	
	Nguyễn Viết Văn Linh						-	0,00%	
	Vũ Ngọc Kim Ngân						-	0,00%	

**APPENDIX 05**  
**Share transactions of internal persons and their affiliated person**

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period (31/12/2024) (*)		Number of shares owned at the end of the period (31/12/2025)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
1	Lê Văn Tàn	Chairman of the BOD	10.075.697	0,355%	11.575.697	0,407%	- Purchase shares under 2024 ESOP program
2	Nguyễn Thị Nga	Permanent Vice Chairman of the BOD	111.583.628	3,936%	120.083.628	4,221%	- Buy shares - Purchase shares under 2024 ESOP program
3	Khúc Thị Quỳnh Lâm	Vice Chairman of the BOD	10.518.606	0,371%	11.418.606	0,401%	- Purchase shares under 2024 ESOP program
4	Mathew Nevil WELCH	Member of the BOD	-	0,000%	100.000	0,004%	- Purchase shares under 2024 ESOP program
5	Fergus Macdonald Clark	Independent member of the BOD	-	0,000%	100.000	0,004%	- Purchase shares under 2024 ESOP program
6	Trần Thị Thanh Thủy	Member of the BOD	196.601	0,007%	266.601	0,009%	- Purchase shares under 2024 ESOP program
7	Nguyễn Ngọc Quỳnh	Head of the BOS	1.098.989	0,039%	1.238.989	0,044%	- Purchase shares under 2024 ESOP program
8	Vũ Thị Ngọc Quỳnh	Member of the BOS	5.944.737	0,210%	8.009.737	0,282%	- Purchase shares under 2024 ESOP program
9	Vũ Thu Thủy	Member of the BOS	-	0,000%	20.000	0,001%	- Purchase shares under 2024 ESOP program
10	Lương Duy Đông	Member of the BOS	22.623	0,001%	42.623	0,001%	- Purchase shares under 2024 ESOP program
11	Lê Quốc Long	General Director	4.537.635	0,160%	4.947.635	0,174%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program
12	Vũ Đình Khoán	Deputy General Director	1.580.921	0,056%	1.761.121	0,062%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares
13	Nguyễn Thị Thu Hương	Deputy General Director	3.383.817	0,119%	653.817	0,023%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period (31/12/2024) (*)		Number of shares owned at the end of the period (31/12/2025)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
14	Hoàng Mạnh Phú	Deputy General Director	1.405.141	0,050%	1.510.141	0,053%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program
15	Nguyễn Tuấn Cường	Deputy General Director	1.250.683	0,044%	370.000	0,013%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares
16	Đặng Thu Trang	Deputy General Director	500.955	0,018%	251.255	0,009%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares
17	Nguyễn Hồng Quang	Deputy General Director	350.317	0,012%	425.317	0,015%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares
18	Nguyễn Tuấn Anh	Deputy General Director	230.223	0,008%	275.000	0,010%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares
19	Lê Thanh Hải	Deputy General Director	551.101	0,022%	731.101	0,026%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares
20	Bùi Quốc Hiệu	Deputy General Director	150.828	0,005%	140.028	0,005%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares
21	Nguyễn Thị Hoài Phương	Chief Accountant Officer	148.877	0,005%	152.077	0,005%	- Receive shares under the 2024 Stock Bonus Program for Managers - Purchase shares under 2024 ESOP program - Sell shares

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period (31/12/2024) (*)		Number of shares owned at the end of the period (31/12/2025)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
22	Vũ Quốc Tuấn	Person in charge of corporate governance	64.456	0,002%	70.006	0,002%	- Purchase shares under 2024 ESOP program - Sell shares
23	Đào Minh Nguyệt	Person in charge of corporate governance	100.404	0,004%	130.404	0,005%	- Purchase shares under 2024 ESOP program
24	Hoàng Tuyết Mai	Person in charge of corporate governance	123.645	0,004%	40.145	0,001%	- Sell shares
25	SeABank Headquarters Union	SeABank's socio-political organization	1.135.402	0,040%	844.709	0,030%	- Receive transfer of shares that are restricted from transferring from employees owning ESOP shares who have resigned - Transfer shares to Managers according to the 2024 stock bonus program for Managers
26	Lê Tuấn Anh	Son of Mrs. Nguyễn Thị Nga - Permanent Vice Chairman of the BOD	48.305.493	1,704%	36.420.166	1,280%	- Sell shares
27	Vũ Thị Nga Hằng	Sister of Mrs. Vũ Thị Ngọc Quỳnh - Member of the BOS	32.893	0,001%	9.464	0,0003%	- Sell shares

(\*) For individuals newly appointed during the year, the opening shareholding is determined as of the appointment date