SeABank

REPORT
ON CORPORATE GOVERNANCE
H1.2026

Hanoi, July 2026

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SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK (SEABANK) --------	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness ----------------
No: 844/2026/BC- SeABank	*Hanoi, 29 July 2026*

REPORT
ON CORPORATE GOVERNANCE
(H1.2026)

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

I. General information of SeABank

- 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
- Charter capital: 34.288.000.000.000 (Thirty-four trillion two hundred eighty-eight billion) VND.
- Stock Code: SSB
- Corporate Governance Model:
  i. General Meeting of Shareholders
  ii. Board of Directors
  iii. Supervisory Board
  iv. and General Director.
- Regarding the Implementation of Internal Audit Function: Implemented.

II. Activities of the General Meeting of Shareholders in the first 6 months of 2026

On 22nd April, 2026, SeABank held its 2026 Annual General Meeting of Shareholders ("AGM"). The details of the Resolutions approved by the AGM are as follows:

No.	Resolution/ Decision No.	Content
1.	Resolution No.1	Approval of the report of the Board of Directors ("BOD") for 2025, including: the report on the Bank's corporate governance; the report on the performance evaluation of the BOD and each member of the BOD; the report on the activities of the committees under the BOD during the year; reports of each independent member of the BOD; and the governance plan and operational plan of the BOD for 2026.

<table>
<tr><th>No.</th><th>Resolution/ Decision No.</th><th>Content</th></tr>
<tr><td>2.</td><td>Resolution No.2</td><td>Approval of the report of the Board of Supervisors (“BOS”) for 2025, including: the report on the Bank’s business performance; the report on the performance of the BOD and The General Director (“CEO”); the self-assessment report of the Board of Supervisors and each of its members; and the operational plan for 2026.</td></tr>
<tr><td>3.</td><td>Resolution No.3</td><td>Approval of the report on business performance for 2025 and the business plan for 2026 of the Bank. The GMS authorizes the BOD to decide on adjustments, amendments, and supplements to SeABank’s 2026 business plan and/or budget in accordance with the Bank’s actual conditions and market developments.</td></tr>
<tr><td>4.</td><td>Resolution No.4</td><td>Approval of the report on SeABank’s international bond issuance in 2025.</td></tr>
<tr><td>5.</td><td>Resolution No.5</td><td>Approval of SeABank’s separate and consolidated financial statements for 2025 as audited by PricewaterhouseCoopers (Vietnam) Limited.</td></tr>
<tr><td>6.</td><td>Resolution No.6</td><td>Approval of the plan for fund appropriation and distribution of after-tax profit for 2025 as follows:

Unit: million VND
<table>
<tr><th rowspan="2">No.</th><th rowspan="2">Description</th><th rowspan="2">Consolidated Figures</th><th colspan="2">SeABank (Standalone)</th></tr>
<tr><th>Amount</th><th>Ratio / After-tax Profit</th></tr>
<tr><td>1</td><td>Total profit before tax for 2025</td><td>6,868,389</td><td>6,742,185</td><td></td></tr>
<tr><td>2</td><td>Corporate income tax for 2025</td><td>1,358,850</td><td>1,345,829</td><td></td></tr>
<tr><td>3</td><td>Profit after tax available for appropriation of funds in 2025</td><td>5,509,539</td><td>5,396,356</td><td></td></tr>
<tr><td>4</td><td>Appropriation to the reserve fund for supplementing charter capital (= (3) × 10.00%)</td><td>544,728</td><td>539,636</td><td>10,00%</td></tr>
<tr><td>5</td><td>Appropriation to the financial reserve fund (= [(3) – (4)] × 10.00%)</td><td>490,253</td><td>485,672</td><td>10,00%</td></tr>
<tr><td>6</td><td>Use of profit to offset non-deductible expenses</td><td>2,162</td><td>2,162</td><td>0,04%</td></tr>
<tr><td>7</td><td>Appropriation to the bonus fund (= (3) x 4.54%)</td><td>245,000</td><td>245,000</td><td>4,54%</td></tr>
<tr><td>8</td><td>Appropriation to the welfare fund (= (3) x 0.56%)</td><td>30,066</td><td>30,000</td><td>0,56%</td></tr>
<tr><td>9</td><td>Remaining profit after tax payment and fund appropriations in 2025</td><td>4,197,330</td><td>4.093.886</td><td></td></tr>
</table>
</td></tr>
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<table>
<tr><th>No.</th><th>Resolution/ Decision No.</th><th>Content</th></tr>
<tr><td></td><td></td><td>
<table>
<tr><td></td><td>(= (3) – (4) – (5) – (6) – (7) – (8))</td><td></td><td></td><td></td></tr>
<tr><td>10</td><td>Accumulated undistributed profit remaining after fund appropriations in 2025</td><td>7,940,947</td><td>7.844.336</td><td></td></tr>
</table>
The accumulated undistributed profits as of 31 December 2025, after the appropriations to funds as mentioned above, shall be utilized as follows:
6.1. Payment of share dividends in accordance with the share issuance plan to increase charter capital as approved by the General Meeting of Shareholders;
6.2. In compliance with applicable laws, repurchase of shares from employees in accordance with the Bank's regulations on employee share issuance, with a maximum amount of VND 20 billion;
6.3. Utilization in accordance with the Bank's Charter, Financial Regulations, and other internal regulations, in compliance with applicable laws.
</td></tr>
<tr><td>7.</td><td>Resolution No.7</td><td>
Approval of the report on remuneration, bonuses, and other benefits of the Board of Directors, the Board of Supervisors, and the Board of Management for 2025, and the plan for remuneration, bonuses, and other operating budgets of the Board of Directors and the Board of Supervisors for 2026 as follows:
<table>
<tr><th>No.</th><th>Description</th><th>Budget for 2026</th></tr>
<tr><td>1</td><td>Total remuneration, bonuses, and other operating budget of the Board of Directors</td><td>1.2% of profit before tax in 2026</td></tr>
<tr><td>2</td><td>Total remuneration, bonuses, and other operating budget of the Board of Supervisors</td><td>0.6% of profit before tax in 2026</td></tr>
<tr><td></td><td>Total</td><td>1.8% of profit before tax in 2026</td></tr>
</table>
Members of the Board of Directors and the Board of Supervisors shall be entitled to remuneration, bonuses, and other benefits in accordance with SeABank's prevailing regulations and/or any amendments, supplements, or replacements (if any).
The Board of Directors shall continue to review the regulations on remuneration, expenses, bonuses, and other benefits applicable to members of the Board of Directors and the Board of Supervisors of SeABank; and shall amend, supplement, or replace such regulations (if deemed necessary) in line with the approved budget plans of the Board of Directors and the Board of Supervisors, other relevant regulations of SeABank, applicable laws from time to time, and actual circumstances.
</td></tr>
<tr><td>8.</td><td>Resolution No.8</td><td>Approval of the selection of an independent auditing firm to audit SeABank as follows:</td></tr>
</table>

<table>
<tr><th>No.</th><th>Resolution/ Decision No.</th><th>Content</th></tr>
<tr><td></td><td></td><td>8.1 Approval of the selection of the independent auditing firm that audited SeABank in 2026 to conduct the audit for SeABank in 2027 (hereinafter referred to as “Option 1”).

8.2 In the event that Option 1 cannot be implemented, the General Meeting of Shareholders approves the selection of one of the following auditing firms to conduct the independent audit for SeABank in 2027:
a) PricewaterhouseCoopers (Vietnam) Limited;
b) KPMG Limited;
c) Ernst & Young Vietnam Limited;
d) Deloitte Vietnam Company Limited;
e) Other auditing firms included in the list of auditing firms approved/accepted by the State Bank of Vietnam and/or the State Securities Commission of Vietnam and/or other competent state authorities.

8.3 The Board of Directors shall decide and direct the execution of the signing of contracts/agreements with the selected independent auditing firm in the event that Option 1 is implemented. In the event that Option 1 cannot be implemented, the Board of Directors shall select a specific independent auditing firm from the list approved by the General Meeting of Shareholders as mentioned above, based on consultation with the Board of Supervisors (if deemed necessary), and shall organize the execution of the signing of the contract/agreement. The Board of Directors shall carry out information disclosure and supervise the implementation of the independent audit at SeABank in accordance with applicable laws.</td></tr>
<tr><td>9.</td><td>Resolution No.9</td><td>Approval the plan to increase charter capital from VND 28,450,000,000,000 to a maximum of VND 34,688,000,000,000 in accordance with the attached share issuance plan, implemented in two components as follows:

9.1. Share issuance of 583,800,000 shares for dividend payment in 2025 (“Share Dividend Issuance Plan”):
a) Type of shares: Ordinary shares with a par value of VND 10,000 per share.
b) Total number of shares to be issued: 583,800,000 shares.
c) Total issuance value at par value: VND 5,838,000,000,000 (Five trillion eight hundred thirty-eight billion VND).
d) Expected charter capital after issuance: VND 34,288,000,000,000 (Thirty-four trillion two hundred eighty-eight billion VND).
e) Issuance ratio (new shares/outstanding shares): 20.5202%.
f) Entitlement ratio: 100 : 20.5202 (at the record date, shareholders owning 100 shares will receive 20.5202 new shares).
g) Issuance method: Share issuance for dividend payment.
h) Eligible recipients: Existing shareholders listed in SeABank’s shareholder register on the record date for dividend entitlement in shares.</td></tr>
</table>

<table>
<tr><th>No.</th><th>Resolution/
Decision No.</th><th>Content</th></tr>
<tr><td></td><td></td><td>i) Funding source: Retained earnings as of December 31, 2025, based on the audited separate financial statements for 2025 (retained earnings: VND 8,121,498 million; maximum distributable amount after appropriations: VND 7,844,336 million).

j) Other contents: As specified in the attached share issuance plan for charter capital increase.

9.2. Issuance of up to 40,000,000 shares under the 2026 ESOP ("2026 ESOP Issuance Plan"):
a) Type of shares: Ordinary shares with a par value of VND 10,000 per share.
b) Number of shares to be issued: Up to 40,000,000 shares.
c) Total issuance value at par value: VND 400,000,000,000 (Four hundred billion VND).
d) Total increase in charter capital: VND 400,000,000,000.
e) Issuance ratio: 1.4060% of the current outstanding shares (subject to change depending on actual outstanding shares at the time of issuance, as determined by the Board of Directors).
f) Eligible participants and criteria: Managers (members of the Board of Directors and Supervisory Board) and employees under labor contracts with SeABank as of March 31, 2026 ("Employees"), meeting criteria specified in Appendix 01.

g) Other contents: As specified in the attached share issuance plan.

9.3. The General Meeting of Shareholders authorizes the Board of Directors to implement the share issuance plan for charter capital increase, including but not limited to: (i) Deciding the timing of issuance in line with actual conditions and capital needs; (ii) Deciding, amending, supplementing, and adjusting the issuance plan; (iii) Deciding, signing, and executing all related documents and procedures; (iv) Amending the Charter and License in accordance with the actual increased charter capital; (v) Carrying out all necessary procedures with the State Bank of Vietnam, the State Securities Commission, and other competent authorities; (vi) Registering additional shares with the Vietnam Securities Depository and Clearing Corporation and listing additional shares on the Ho Chi Minh City Stock Exchange upon completion of the issuance; (vii) Performing all other necessary tasks to complete the capital increase in compliance with applicable laws and regulatory requirements.</td></tr>
<tr><td>10.</td><td>Resolution No.10</td><td>Approval in principle of offering/issuing up to 20% of the total outstanding shares at the time of offering/issuance to strategic investors and/or professional securities investors through private placement; and/or private placement for debt-to-equity swap.</td></tr>
<tr><td>11.</td><td>Resolution No.11</td><td>Approval of amendments and supplements to certain provisions of SeABank's Charter in accordance with the attached draft. The Board of Directors, if deemed necessary, shall: (i) review, amend, and supplement the Charter to ensure compliance with applicable laws and corporate</td></tr>
</table>

No.	Resolution/ Decision No.	Content
		governance principles in Vietnam; (ii) promulgate the Charter in accordance with regulations; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.
12.	Resolution No.12	Approval of amendments and supplements to certain contents of SeABank's Internal Regulations on Corporate Governance in accordance with the attached comparison Appendix. The Board of Directors shall: (i) promulgate the amended and supplemented Internal Regulations on Corporate Governance of SeABank in accordance with the attached draft (hereinafter referred to as the "Amended Document"); (ii) continue to review, amend, supplement, and promulgate the Amended Document in accordance with applicable laws and corporate governance principles of Vietnam and international practices, if deemed necessary; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.
13.	Resolution No.13	Approval of amendments and supplements to certain contents of the Regulations on Organization and Operation of the Board of Directors of SeABank in accordance with the attached comparison Appendix. The Board of Directors shall: (i) promulgate the amended and supplemented Regulations on Organization and Operation of the Board of Directors in accordance with the attached draft (the "Amended Document"); (ii) continue to review, amend, supplement, and promulgate the Amended Document in accordance with applicable laws and corporate governance principles of Vietnam and international practices, if deemed necessary; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.
14.	Resolution No.14	Approval of amendments and supplements to certain contents of the Regulations on Organization and Operation of the Board of Supervisors of SeABank in accordance with the attached comparison Appendix. The Board of Supervisors shall: (i) promulgate the amended and supplemented Regulations on Organization and Operation of the Board of Supervisors in accordance with the attached draft (the "Amended Document"); (ii) continue to review, amend, supplement, and promulgate the Amended Document in accordance with applicable laws and corporate governance principles of Vietnam and international practices; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.
15.	Resolution No.15	Approval of contracts and transactions with related persons as set out in the Appendix attached hereto and/or as recorded in SeABank's audited financial statements for 2025, in compliance with applicable laws, SeABank's regulations, and ensuring the Bank's interests.
16.	Resolution No.16	Approval the authorization for the Board of Directors (BOD) to review, decide on, and implement contracts and transactions between SeABank and relevant parties 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, with a value of 20% or more of SeABank's charter capital

No.	Resolution/ Decision No.	Content
		as stated in the most recent audited financial statements, or transactions that result in the total value of contracts/transactions within 12 months from the first transaction reaching 20% or more of charter capital: When implementing the above resolutions, the BOD shall have the rights and responsibilities to: a) Decide, approve (including signing) all contents, dossiers, documents, and carry out all necessary activities and procedures in compliance with applicable laws and SeABank's regulations. b) Ensure independence, transparency, and avoidance of conflicts of interest; comply with conditions, limits, and other relevant requirements under SeABank's internal regulations and applicable laws. c) Approve, decide, and execute relevant documents from the date of approval by the 2026 Annual General Meeting of Shareholders (AGM) until the 2027 AGM resolution takes effect or until a replacement resolution is issued or the relevant transactions/contracts are completed. d) Report to the General Meeting of Shareholders on implemented tasks and executed transactions/contracts at the next AGM.
17.	Resolution No.17	Approval the authorization for the Board of Directors to review, decide on, and implement the following matters: 17.1. Investment in, purchase, or sale of fixed assets where the investment value, purchase price, or book value (in case of sale) is **20% or more of SeABank's charter capital** as stated in the most recent audited financial statements. 17.2. Capital contribution, purchase, or sale of shares/capital contributions of SeABank in enterprises or other credit institutions where the transaction value or book value (in case of sale) is **20% or more of SeABank's charter capital** as stated in the most recent audited financial statements. 17.3. Amendment and supplementation of the Bank's business scope, sectors, and lines of business to comply with legal regulations, requirements of competent authorities, and actual operational conditions. 17.4. When implementing the above resolutions, the BOD shall have the rights and responsibilities to: a) Decide, approve (including signing) all relevant contents, dossiers, documents, and carry out necessary procedures in accordance with applicable laws and SeABank's regulations. b) Ensure independence, transparency, and avoidance of conflicts of interest; comply with relevant conditions, limits, and legal requirements. c) Approve, decide, and execute relevant documents from the date of approval by the 2026 AGM until the 2027 AGM resolution

<table>
<tr><th>No.</th><th>Resolution/ Decision No.</th><th>Content</th></tr>
<tr><td></td><td></td><td>takes effect or until a replacement resolution is issued or the relevant matters are completed.
d) Report to the General Meeting of Shareholders on implemented activities and executed transactions/contracts at the next AGM</td></tr>
<tr><td>18.</td><td>Resolution No.18</td><td>Approval of the resignation of Vu Thi Ngoc Quynh from her position as a member of the Supervisory Board of the Bank for the 2023–2028 term, effective from April 22, 2026.</td></tr>
<tr><td>19.</td><td>Resolution No.19</td><td>Approval of the number of additional member(s) to be elected to the Board of Supervisors of SeABank for the 2023–2028 term: 01 member.</td></tr>
<tr><td>20.</td><td>Resolution No.20</td><td>Approval of the number of members of the Supervisory Board for the 2023–2028 term at 05 members.</td></tr>
<tr><td>21.</td><td>Resolution No.21</td><td>Approval of the Rules for the election of an additional member of the Board of Supervisors of SeABank for the 2023–2028 term as attached.</td></tr>
<tr><td>22.</td><td>Resolution No.22</td><td>Approval of the result of the election of 01 additional member of the Board of Supervisors of SeABank for the 2023–2028 term as follows:
<table>
<tr><th>No.</th><th>Full name</th><th>Total votes received</th><th>Ratio</th><th>Result</th></tr>
<tr><td>1</td><td>Nguyen Van Lieu</td><td>2.778.508.287</td><td>99,9582%</td><td>Elected as a member of the Board of Supervisors for the 2023–2028 term</td></tr>
</table></td></tr>
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III. Board of Directors (First 6 Months of 2026)

1. Information on Board of Directors Members

The Board of Directors for the 2023-2028 term was elected by the 2023 Annual General Meeting of Shareholders and operated stably throughout the first 6 months of 2026, maintaining 02 out of 08 independent BOD members, in compliance with securities law requirements.

In terms of BOD composition, SeABank's total BOD membership stands at 08 members, comprising 02/08 independent members, 02/08 related-party members, and all members are non-executive. 50% of SeABank's BOD members are female, accounting for 04/08 members.

The detailed list of SeABank's Board of Directors is as follows:

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

2. BOD Meetings/Written Opinion Collections

TT	BOD Member	Number of BOD meetings/opinion collections	Attendance rate	Reason for non-attendance
1.	Mr. Le Van Tan	62	100%	
2.	Madame Nguyen Thi Nga	62	100%	
3.	Ms. Le Thu Thuy	62	100%	
4.	Mrs. Khuc Thi Quynh Lam	62	100%	
5.	Mrs. Tran Thi Thanh Thuy	62	100%	

6.	Mr. Mathew Nevil Welch	62	100%	
7.	Mr. Fergus Macdonald Clark	61	100%	Did not participate in voting when identified as a related party to the transaction being approved
8.	Mr. Matthew Sander Hosford	62	100%	

3. The BOD's oversight of the Board of Management ("BOM")

3.1. Oversight of Strategy Execution

- **Oversight of the Management Team under the governance framework:** The BOD exercised oversight of the BOM in accordance with SeABank's Charter, the Regulation on the Organization and Operation of the BOD, the Internal Corporate Governance Regulations, and applicable laws.

  During the first six months of 2026, the BOD submitted to the General Meeting of Shareholders for approval amendments to the Charter, the Regulation on the Organization and Operation of the BOD, and the Internal Corporate Governance Regulations. These amendments were designed to strengthen the BOD's governance and oversight responsibilities, further clarify the allocation of authority between the BOD and the Management Team, enhance transparency, accountability, and the effectiveness of the internal control system, and ensure alignment with the Law on Credit Institutions 2024, the Law on Enterprises, regulations issued by the State Bank of Vietnam, and recognized best practices in corporate governance.

- **Institutionalizing the Bank's strategy through internal regulations:** During the first six months of 2026, the BOD focused on reviewing, assessing, and proposing amendments to, supplements to, and the issuance of the Charter and the Bank's governance framework in accordance with Circular No. 83/2025/TT-NHNN on the internal control system. The BOD also continued to refine the Bank's internal regulatory framework to ensure compliance with the Law on Credit Institutions 2024, the recommendations set out in the 2026 Corporate Governance Code, and recognized corporate governance best practices.

  The enhancement of the Bank's internal regulatory framework provided a solid foundation for the BOM to implement the Bank's strategic objectives consistently across the organization, strengthen governance effectiveness, and enhance the Bank's overall competitiveness. Details are provided in *Appendix 1 – List of BOD Resolutions and Decisions Approved During the First Six Months of 2026 of this Report.*

- **Periodic and ad hoc comprehensive performance reviews:** The BOD convened its regular meetings twice each quarter to conduct a comprehensive review of the Bank's overall performance, covering:
  + Business performance;
  + Human resources and leadership development;
  + Risk management and sustainable development;

+ Compliance and internal control;
+ Macroeconomic developments; and
+ Operational performance and other strategic matters.

Based on these reviews, the BOD issued Resolutions, Directives, and Notices providing strategic direction, policy guidance, and instructions for implementation by the Management Team. This oversight approach is consistent with the ASEAN Corporate Governance Scorecard (ACGS) under the Responsibilities of the Board section and the OECD Principles of Corporate Governance, which emphasize the Board's responsibility for overseeing strategy, risk management, and overall corporate performance. The BOM is responsible for implementing the BOD's resolutions and directives and reporting the implementation results to the BOD, its Committees, and the Supervisory Board to facilitate ongoing oversight and monitoring.

- **Periodic and thematic reporting by the Management Team:** The BOM submitted periodic reports (weekly, monthly, and quarterly), thematic reports at the BOD's management meetings, regular meetings of the Committees, and ad hoc reports as required under BOD resolutions and directives from time to time. These reports covered corporate governance, business operations, risk management, compliance and internal control, human resources, and other specialized areas under the responsibility of individual members of the BOM. Based on these reports, the BOD assessed progress against the approved objectives and business plans, provided timely guidance, and directed the BOM to implement appropriate measures to enhance operational performance and address emerging issues.
- **Annual allocation of business targets and ongoing performance monitoring:** The BOD approved and assigned the Bank's annual business targets, operating plans, and budget at the end of 2025, taking into account the macroeconomic environment and the development objectives of each business area. The BOD continuously monitored the implementation of these targets through periodic reports, assessed the level of achievement against the approved plans, analyzed factors affecting business performance, and required the BOM to develop and implement corrective measures to ensure the successful achievement of the Bank's strategic objectives.
- **Transparent management information system and effective information flow:** The Bank has established an integrated management information system to support the collection, processing, storage, and dissemination of information required for management, operational oversight, and decision-making by the BOD. The system ensures that information is communicated clearly and efficiently from the Board and senior management to relevant business units and individuals, thereby strengthening accountability and promoting effective execution of assigned responsibilities. The management information system is reviewed, enhanced, and updated annually to ensure that it remains aligned with the Bank's management information requirements and reflects SeABank's scale, organizational structure, and operational complexity. This framework is consistent with the Disclosure and Transparency pillar of the ASEAN Corporate Governance Scorecard (ACGS) by supporting timely, reliable, and transparent information disclosure.

- **Monitoring the implementation of resolutions, conclusions, and supervisory recommendations:** Recommendations issued by competent regulatory authorities, the Supervisory Board, and the Internal Audit Department are communicated to and reviewed by the BOD to facilitate timely remediation and strengthen the effectiveness of the Bank's internal control system. Based on reports submitted by the BOM and relevant business units, the BOD reviews the progress of corrective actions, requires the implementation of measures to further enhance the internal control, risk management, and compliance framework, and directs the relevant units to continue monitoring and reporting on the implementation status until all recommendations have been fully addressed. The effective adoption and implementation of these recommendations further reinforces the BOD's oversight role over the Bank's overall governance, risk management, and internal control framework.

3.2. Oversight of the Internal Control System by Senior Management

SeABank has established and operates a comprehensive and effective internal control system that complies with the regulations of the State Bank of Vietnam and internationally recognized corporate governance best practices. The system is designed to provide continuous oversight, effective control, and timely responsiveness to risks across all of the Bank's activities, as summarized below:

- **Comprehensive internal control framework and oversight by senior management:** SeABank has established its internal control framework and promulgated regulations governing the internal control system based on the Three Lines of Defense model. Under this framework, the BOD oversees the CEO and the BOM; the Supervisory Board oversees the Internal Audit Department; and the CEO oversees SeABank's business units and employees within the scope of his/her delegated authority and responsibilities. The coordination mechanism among the Three Lines of Defense ensures effective oversight, independent challenge, and risk monitoring across all levels of management.
- **Continuous oversight from the BOD to executive management:** Oversight of the internal control system is exercised through an integrated governance framework spanning the BOD and its Committees, the BOM, and the Heads of Divisions, Centers, and business units. Such oversight is conducted to assess the adequacy, effectiveness, and efficiency of the internal control system and to ensure that the Bank's operations are carried out in compliance with applicable laws, regulations issued by the State Bank of Vietnam, and SeABank's internal regulations.
- **Oversight of risk management, compliance, and the management information system:** SeABank maintains both direct and indirect reporting and communication mechanisms to support effective risk management through its integrated management information system. These mechanisms facilitate the early identification of emerging risks and ensure that reports and management information used for oversight are accurate, reliable, and submitted on a timely basis, thereby enabling informed decision-making by the BOD and senior management.
- **Oversight of the implementation of internal controls across the Bank:** Internal control activities are implemented across all business processes, functional units, the Head Office, branches, and other affiliated units to ensure compliance with applicable laws, industry regulations, and SeABank's internal policies and procedures. Senior

management regularly oversees the effectiveness of these controls to promote consistent implementation throughout the Bank.

- **Control culture and professional ethics:** SeABank fosters a strong internal control culture supported by a comprehensive framework of professional ethics and conduct, including the Code of Professional Ethics and the Internal Labor Regulations. These documents require all employees to perform their assigned duties and exercise delegated authority with integrity and in the best interests of SeABank. Employees are prohibited from abusing their position or authority or misusing the Bank's information, confidential know-how, business opportunities, or assets for personal gain or in any manner detrimental to the Bank's interests. In addition, all individuals and business units are required to promptly report any actual or suspected violations to the appropriate competent authority, reinforcing the Bank's culture of accountability, integrity, and compliance.
- **Oversight of risk management, compliance, and the management information system:** SeABank maintains both direct and indirect reporting and communication mechanisms to support effective risk management through its integrated management information system. These mechanisms facilitate the early identification of emerging risks and ensure that reports and management information used for oversight are accurate, reliable, and submitted on a timely basis, thereby enabling informed decision-making by the BOD and senior management.
- **Oversight of the implementation of internal controls across the Bank:** Internal control activities are implemented across all business processes, functional units, the Head Office, branches, and other affiliated units to ensure compliance with applicable laws, industry regulations, and SeABank's internal policies and procedures. Senior management regularly oversees the effectiveness of these controls to promote consistent implementation throughout the Bank.

3.3. Oversight of Bank-wide Risk Management by Senior Management

SeABank has established and implemented a comprehensive and effective risk management framework with clearly defined oversight responsibilities for senior management. The framework is aligned with internationally recognized risk governance principles and complies with Circular No. 83/2025/TT-NHNN, together with its amendments and implementing regulations. Key oversight activities include the following:

- **Comprehensive risk management policy framework:** The BOD oversees the development and maintenance of the Bank's enterprise-wide risk management framework, as well as policies governing each material risk category, including credit risk, market risk, operational risk, liquidity risk, and concentration risk. These policies are implemented through detailed regulations, procedures, guidelines, methodologies, models, and risk management tools that are aligned with international standards and comply with applicable laws and regulations, including Circular No. 83/2025/TT-NHNN and related regulatory guidance.
- **Oversight of the Risk Appetite Framework and risk limits:** The BOD oversees compliance with the approved Risk Appetite Framework and risk limits through periodic reports submitted by the Management Team and recommendations from the Risk Committee. During the first six months of 2026, SeABank adopted a new Risk Appetite

Framework for the 2026–2030 period, establishing strategic performance indicators, target credit ratings, and quantitative limits for the Bank's key risk exposures. The framework also strengthened the risk appetite monitoring and reporting mechanism. The BOD regularly reviews instances where risk indicators approach or exceed the approved thresholds and provides timely direction on appropriate control measures and corrective actions to ensure that the Bank's risk profile remains within its approved risk appetite.

- **Oversight of the implementation of risk mitigation measures:** Senior management oversight encompasses (i) monitoring the implementation of BOD resolutions, decisions, and directives relating to risk mitigation; (ii) overseeing the execution of action plans, remediation programs, and corrective measures for identified risks; and (iii) monitoring the Bank's Early Warning System (EWS) to facilitate the timely identification of emerging risks, maintain the quality of the Bank's credit portfolio, and ensure compliance with the risk limits approved by the BOD. For matters that may materially affect the Bank's safety and soundness, the BOD requires the Management Team to submit reports assessing the underlying causes, evaluating the potential impact, and proposing appropriate remedial actions to ensure that risks remain within the Bank's approved risk appetite and tolerance levels.
- **Oversight of risk management through the Risk Management Committee:** The Risk Management Committee serves as the principal advisory body to the BOD in overseeing the Bank's risk management framework. Through its regular meetings and thematic reviews, the Committee assesses the management of material risks, monitors compliance with the approved Risk Appetite Framework and risk limits, reviews the implementation of risk management policies, and reports its findings and recommendations to the BOD. Based on these recommendations, the BOD directs the BOM to implement appropriate risk management measures, ensuring an appropriate balance between the Bank's growth objectives and the safety and soundness of its operations.
- **Environmental and social risk management:** The Bank oversees the development and implementation of its sustainability policies and ensures that environmental and social (E&S) risk management is integrated into the credit appraisal and approval process. During the reporting period, 100% of new and renewed credit proposals were screened and/or assessed for environmental and social risks in accordance with the Bank's internal regulations. This approach supports sustainable financing practices, strengthens the Bank's overall risk management framework, and aligns with internationally recognized standards for comprehensive risk management.
- **Remediation of findings and regulatory responses:** SeABank proactively reviews, addresses, and remediates findings and deficiencies identified by the State Bank of Vietnam, independent auditors, and other competent authorities. The BOD oversees the progress of remediation through reports submitted by the BOM and relevant business units, ensuring that corrective actions are implemented effectively and within the required timeframe. This timely and structured response not only ensures compliance with regulatory requirements but also demonstrates the Bank's commitment to the continuous enhancement of its enterprise-wide risk management framework.

3.4. Oversight of the Internal Capital Adequacy Assessment Process (ICAAP) by Senior Management

The BOD exercises strategic and comprehensive oversight of the Bank's Internal Capital Adequacy Assessment Process (ICAAP) to ensure that capital planning not only complies with applicable regulatory requirements but also appropriately reflects the Bank's risk appetite, risk profile, and long-term business strategy.

- **Establishment and approval of the ICAAP framework:** The BOD approves the policies, methodologies, and guidance governing the ICAAP to ensure compliance with the Bank's internal risk management framework, internationally recognized standards (including Basel III), and the regulations of the State Bank of Vietnam. The ICAAP framework incorporates key assumptions, stress scenarios, stress testing methodologies, and both quantitative and qualitative assessment criteria to accurately evaluate the Bank's aggregate risk profile and capital requirements.
- **Ongoing oversight of ICAAP implementation:** The BOM is responsible for implementing the ICAAP in accordance with the approved framework. On a periodic basis, the BOM submits reports on the Bank's capital adequacy position and ICAAP assessment results to the BOD, enabling timely oversight of capital adequacy under both normal and stressed conditions. Such reporting complies with the requirements of Circular No. 41/2016/TT-NHNN, together with the Bank's internal reporting framework.
- **Review of strategic assumptions and scenario analysis:** The BOD reviews the assumptions, scenarios, and stress-testing results incorporated into the ICAAP to ensure alignment with the Bank's business strategy and approved Risk Appetite Framework. The BOD also requires the BOM to validate and update the underlying assumptions and capital-impact assessments whenever significant changes occur in the macroeconomic, financial, or business environment.
- **Remediation of findings and regulatory responses:** The Bank systematically reviews and addresses findings and recommendations relating to the ICAAP issued by the State Bank of Vietnam, independent auditors, and other competent authorities. The BOD oversees the implementation of corrective actions to strengthen the effectiveness of the ICAAP framework, enhance capital planning and control processes, and improve the Bank's capital resilience under adverse conditions.

3.5. Other Oversight Activities of the BOD over the BOM

The BOD exercises broader oversight of the BOM to ensure that executive leadership possesses the appropriate competencies and that the Bank's internal control and governance framework operates effectively, consistently, and in alignment with SeABank's long-term strategic objectives.

- **Establishment of the delegation of authority framework:** The BOD establishes and periodically reviews the Bank's delegation of authority framework, clearly defining the authority, responsibilities, and approval limits applicable to members of the BOM. The framework is designed to align with the Bank's governance requirements while taking into account each executive's professional expertise, leadership capabilities, and experience, thereby enabling effective execution of the Bank's strategy and prudent risk management.

- **Oversight through BOD resolutions, decisions, and specialized Committees:** The BOD exercises its oversight responsibilities directly through the issuance of resolutions and decisions relating to strategy, risk management, and operational governance, and indirectly through its specialized Committees, including:
  + Risk Management Committee
  + Human Resources Committee
  + Technology Committee

  These Committees provide expert advice to the BOD, conduct in-depth reviews of matters within their respective mandates, and submit regular reports and recommendations to support the BOD's oversight responsibilities. This governance structure strengthens independent review, enhances decision-making, and provides a robust mechanism for oversight and accountability.

- **Internal reporting and information exchange mechanisms:** The Bank maintains a transparent and consistent internal communication framework based on the Three Lines of Defense model, ensuring that management at all levels and relevant employees have a clear understanding of the Bank's objectives, strategy, policies, operating procedures, and individual responsibilities. Information flows in both directions:
  + From the BOD and the BOM to business units through the Bank's management information system; and
  + From business units and functional departments to the Management Team and the BOD through periodic and event-driven reporting mechanisms.
- **Management of feedback and handling of violations:** The Bank's internal reporting framework incorporates mechanisms for receiving, escalating, and addressing reports of misconduct and control deficiencies. This enables the Compliance Department under the Risk Management & Legal Division to receive, classify, investigate, and coordinate the handling of violations of applicable laws, internal regulations, and professional ethical standards. These mechanisms reinforce transparency, promote timely escalation and response, and strengthen accountability across the organization.

4. Activities of the Committees under the Board of Directors

During the first half of 2026, the Risk Committee ("RMC"), the Human Resources Committee ("HRC"), and the Technology Committee ("TC") performed their functions and duties in accordance with applicable laws and SeABank's internal regulations. The Committees effectively supported and advised the BOD in exercising its oversight responsibilities over the Bank's key business areas, thereby assisting the BOD in making informed and appropriate decisions. The Committees' principal activities are summarized as follows:

4.1 Risk Management Committee ("RMC")

a. Organizational structure of the RMC

- Voting members, comprising 04 members, including 01 independent BOD member, specifically:
  + Mr. Le Van Tan – BOD Chairman, non-executive member: Committee Chairman

+ Mrs. Khuc Thi Quynh Lam – Vice Chairwoman of the BOD, non-executive member: Committee Vice Chairwoman

+ Mr. Fergus Macdonald Clark – Independent BOD Member, non-executive member: Member

+ Mr. Ho Anh Vu – Specialist, BOD Office: Member.

- Non-voting members, comprising:

  + General Director: Member

  + Deputy General Director in charge of the Risk Management, Legal and Compliance Division: Member

  + Deputy General Director in charge of the Strategy and International Finance Division: Member

  + Secretary: An officer from the Risk Management, Legal and Compliance Division or the Strategy and International Finance Division as designated by the RMC Chairman from time to time.

b. Functions and duties of the RMC

- Advise the BOD in the exercise of the BOD's duties and powers, including:

  + Develop and organize the implementation of risk management policies.

  + Issue procedures and policies within the BOD's authority relating to risk management in banking operations in accordance with applicable law and SeABank's Charter.

  + Decide on risk management policies and supervise the implementation of the Bank's risk prevention measures.

  + Inspect, supervise, and direct the General Director in the implementation of risk management duties and policies.

  + Decide on and approve investments, related-party transactions, governance policies, and risk resolution plans within the functions and duties assigned by the BOD.

  + Senior management supervision of the internal capital adequacy assessment in accordance with applicable law.

  + Address and remediate deficiencies and limitations in risk management in response to requirements and recommendations of the State Bank of Vietnam, independent audit organizations, and other competent authorities.

  + Other matters as stipulated by the BOD.

- Review and assess the appropriateness and effectiveness of the Bank's existing risk management procedures and policies in order to advise and make recommendations to the BOD on required changes to existing procedures, policies, operational strategies, and risk resolution plans within the functions and duties assigned by the BOD.

- Advise the BOD in evaluating the safety level of the Bank's operations, and propose recommendations and preventive and responsive measures against potential risks and threats.

- Analyze and issue warnings on the Bank's safety level in the face of potential risks and threats that may affect the Bank, and propose short-term and long-term preventive measures against such risks.
- With respect to sustainable development:
  + Monitor and evaluate the effectiveness of the development and review of sustainable development policies and procedures, and SeABank's environmental and social risk management framework in accordance with applicable law and SeABank's Charter;
  + Advise the Board of Directors on:
    - Environmental and social risk management and sustainable development in credit and investment activities.
    - Issuance of environmental and social risk management policies within the BOD's authority in accordance with applicable law and SeABank's Charter.
  + Propose to the BOD plans for improving the effectiveness of the environmental and social risk management system within the functions and duties assigned by the BOD.
- Other duties as decided by the BOD from time to time, in compliance with applicable law.

c. ***Performance of the RMC in the first 6 months of 2026***

- In the first 6 months of 2026, SeABank continued to implement a comprehensive and synchronized approach to risk management in line with the BOD's direction, ensuring compliance with the Law on Credit Institutions, SBV Circulars, and in alignment with the objective of safe and sustainable business growth.
- Enhanced supervision of compliance with credit orientation, limits, and risk appetite; while improving appraisal and risk management capacity for credit products and cashless payment activities in line with the digital transformation roadmap.
- Advanced the digitalization of risk management activities, with several key projects on credit risk management and data completed and put into operation, including the automated debt classification system, credit scoring models, early warning system, CIC reporting as required, upgrade of the Risk Data Mart, contributing to enhanced risk monitoring and reporting efficiency.
- Proactively researched, automated, and developed tools to support the collection and recording of operational risk events arising in the Bank, and established an operational risk inventory.
- Improved the quality of valuation and management of collateral assets of borrowing customers; regularly monitored the status of collateral assets to promptly detect changes and fluctuations, thereby adopting appropriate collateral management and loan management solutions.
- Continued to place emphasis on the management of key risks and capital adequacy, while progressively implementing Basel III standards. In addition, the Bank continued to refine the Environmental and Social Management System (ESMS) framework and develop policies and programs to promote green credit in line with sustainable development objectives.

- Strengthened supervision and periodic reporting mechanisms relating to risk limits, business unit performance, and the impact of global economic conditions, ensuring that risks are identified early and addressed promptly.
- Organized the review and amendment of risk management policy documents to meet the requirements of Circular No. 83/2025/TT-NHNN.
- The RMC adopted its action plan for the first 6 months of 2026, with the following key priorities: controlling credit risk, strengthening early warning mechanisms and debt collection; refining risk management regulations and tools; accelerating digitalization of banking risk management activities and services; ensuring compliance with risk appetite, internal limits, and SBV requirements across the system; and improving the quality of credit appraisal and approval, valuation, and collateral management for borrowing customers.

d. ***Organizing consultations with RMC members for the issuance/amendment/supplementation of Regulations and policies within the BOD's authority relating to SeABank's risk management***

- Draft General Regulation on Credit Extension Operations at SeABank;
- Draft Regulation on Credit Risk Management Strategy at SeABank;
- Draft Regulation on Concentration Risk Management Strategy in Credit Extension Operations at SeABank;
- Draft Regulation on the Internal Control System;
- Draft Regulation on Operational Risk Management Strategy at SeABank;
- Draft Risk Management Policy at SeABank;
- Draft Decision on Risk Appetite at SeABank for the 2026-2030 period;
- Draft Regulation on Market Risk Management Strategy at Southeast Asia Commercial Joint Stock Bank;
- Draft Regulation on Liquidity Risk Management Strategy at Southeast Asia Commercial Joint Stock Bank;
- Draft Regulation on Interest Rate Risk Management Strategy in the Banking Book at Southeast Asia Commercial Joint Stock Bank;
- Draft Regulation on Concentration Risk Management Strategy in Proprietary Trading Activities;
- Draft List of Key Risks for 2026;
- Draft Capital Plan and Capital Allocation for 2026.

e. ***Supervisory reporting***

On a quarterly basis, the General Director prepares and submits to the RMC internal reports on risk management covering key risk categories (credit risk, market risk, interest rate risk in the banking book, and liquidity risk); the Capital Adequacy Ratio (CAR) report; and the anti-money laundering report, among others. These reports provide the RMC with a basis for conducting assessments and advising the BOD on the Bank's risk governance.

In addition, to ensure timely compliance with applicable legal requirements and to propose preventive measures in response to macroeconomic fluctuations, the RMC also conducts assessments of the Credit Quality Indicators Report and the Report on the Impact of Circular No. 83/2025/TT-NHNN on the Bank's operations, among others…

4.2 Human Resources Committee ("HRC")

a. Organizational Structure of the HRC

The HRC of SeABank was structured with voting members of the BOD 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:
  + General Director: Member of the Committee.
  + 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.

b. 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.

c. ***Activities of the Human Resources Committee during the First Six Months of 2026***

- During the first six months of 2026, the Bank completed the restructuring of its organizational model and position architecture in line with its strategic development objectives and business direction, covering:
  + Board of Directors Office
  + Retail Banking Division
  + Transformation Office
  + Operations Division
  + Internal Services Department
- Senior management and branch leadership appointments: The Human Resources Committee (HRC) advised and supported the BOD in appointing Mr. Vo Long Nhi, Director of External Relations and Project Development, as Deputy Chief Executive Officer of SeABank; approving the dismissal of Mr. Le Thanh Hai from the position of Deputy Chief Executive Officer; and approving the appointment and dismissal of Branch Directors, including those of Quang Nam Branch, Bac Ninh Branch, Quang Ninh Branch, and Binh Phuoc Branch.
- Supervisory Board appointment: The HRC advised the BOD throughout the process of electing Mr. Nguyen Van Lieu as a member of SeABank's Supervisory Board.
- Performance evaluation of executive officers: The HRC advised and supported the BOD in conducting the annual performance evaluation of SeABank's executive officers during January 2026.
- Committee meetings: The HRC successfully convened two regular Committee meetings, held in March 2026 and June 2026.
- Implementation of human resources policies: The HRC oversaw the implementation of the 2026 PVI Care Health Insurance Program for employees and their eligible family members.
- Review of performance and incentive policies: The HRC reviewed and updated the KPIs and supplementary business incentive scheme for the Retail Banking segment to further enhance business performance, employee productivity, and operational effectiveness.

4.3 Technology Committee ("TC")

a. Organizational structure of the TC

- Voting members, comprising 04 members, including 01 independent member and 02 foreign members with extensive expertise in technology and digital transformation, specifically:
  + Ms. Le Thu Thuy – Vice Chairwoman of the BOD, non-executive member: Committee Chairwoman
  + Mrs. Tran Thi Thanh Thuy – BOD Member, non-executive member: Member
  + Mr. Mathew Nevil Welch – BOD Member, non-executive member: Member
  + Mr. Matthew Sander Hosford – Independent BOD Member, non-executive member: Member
- Non-voting members:
  + General Director: Member.
  + Deputy General Director in charge of the Digital Banking Technology Division: Member.
  + Deputy General Director in charge of the Finance and Planning Division: Member.
  + Deputy General Director in charge of the Strategy and International Finance Division: Secretary.
  + Other members as required by the Committee Chairperson at each meeting.
- Committee Secretary: Deputy General Director in charge of the Strategy and International Finance Division.

b. Functions and duties of the TC

- Advise and assist the BOD in approving development strategies, projects, and budgets (including but not limited to the scale and structure of investments) relating to the Bank's technology and digital banking activities, and monitor and evaluate such strategies and projects to ensure alignment with the Bank's actual circumstances, operational scale, development strategy, and approved investment budgets from time to time, consistent with the Bank's overall development strategy.
- Conduct appraisal and assessment prior to BOD approval, and direct the organization and implementation of technology and digital banking projects, plans, and investment proposals within the BOD's authority as stipulated by applicable law and SeABank's Charter.
- Advise the BOD on transformation programs for the implementation of the Bank's technology and digital banking strategies and projects from time to time.
- Advise the BOD on addressing technology and digital banking issues arising in the course of operations in accordance with applicable law and the Bank's Charter.
- Research and advise the BOD on the issuance of the Bank's internal regulations within the BOD's authority on policies and mechanisms relating to technology and digital banking from time to time.

c. Performance of the TC in the first 6 months of 2026

- In the first 6 months of 2026, the Technology Committee organized three rounds of technology investment reviews for Head Office Divisions, specifically:
  + Round 1 in January 2026: Reviewed, evaluated, and approved the portfolio of technology projects carried over from 2025 to 2026 and priority items for 2026;
  + Round 2 in February 2026: Reviewed, evaluated, and approved the 2026 technology investment budget portfolio proposed by Divisions/Departments;
  + Round 3 in April 2026: Reviewed, evaluated, and approved the supplementary 2026 technology investment budget portfolio proposed by Divisions/Departments..
- The TC provided direction to Divisions/Departments on technology project implementation as follows:
  + Implement in a comprehensive and synchronized manner, avoiding fragmentation and system duplication to ensure investment efficiency;
  + Assigned the Digital Banking Technology Division to develop an overall architecture for items related to Artificial Intelligence (AI), Data, and Business Intelligence — areas proposed for implementation by multiple Divisions/Departments in 2026;
  + Strengthened cross-divisional coordination in the implementation of digital banking systems, focusing on improving service quality and individual customer experience;
  + Enhanced the accountability of project/technology item owner divisions in managing implementation progress and investment efficiency;
  + Assigned the Procurement Department and the Digital Banking Technology Division to ensure optimized cost efficiency for the Bank in the implementation of technology projects/items.
- The TC established a periodic project implementation status reporting mechanism through the Strategy and International Finance Division as the coordinating point.
- Compared to the TC's performance in 2025, the budget review and technology investment direction for Divisions/Departments in 2026 was improved, ensuring that the Bank's Divisions/Departments could proactively plan their technology development and commence related work from the beginning of the year.

4.4 BOD Resolutions/Decisions

In the first 6 months of 2026, SeABank's BOD members actively participated in the Bank's activities and promptly adopted resolutions and decisions within their authority as stipulated by applicable law, addressing the Bank's actual operational needs, including but not limited to the matters/items set out in Appendix 01 of this Report.

IV. The Supervisory Board (H1. 2026)

1. Information about members of Board of Supervisors ("BOS") for term 2023–2028

No.	Board of Supervisors	Position	The date becoming/ceasing to be the member of the BOS	Qualification
1.	Mr. Nguyen Ngoc Quynh	Head of the BOS	15/11/2024	Bachelor - Banking Academy of Vietnam
2.	Ms. Vu Thi Ngoc Quynh	Members of the BOS	Mrs. Quynh resigned from her position from 22/4/2026	Master of Business Administration - California Miramar University, USA
3.	Mr.Nguyen Van Lieu	Members of the BOS	22/4/2026	Master's degree in Public Policy from Hitotsubashi University (Japan); a Bachelor's degree in Economics from the National Economics University, Vietnam a Bachelor's degree in Foreign Languages from Hanoi University, Vietnam.
4.	Ms. Vu Thu Thuy	Specialized Members of the BOS	28/04/2023	Master of Business Administration in Finance - University of Southern Colombia
5.	Mr. Nguyen Thanh Luan	Specialized Members of the BOS	28/04/2023	Bachelor of Economics, major in Investment Economics - National Economics University
6.	Mr. Luong Duy Dong	Members of the BOS	15/11/2024	Bachelor of Accounting and Auditing - National Economics University

2. Meetings of Board of Supervisors:

No.	Members of the BOS	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1.	Mr. Nguyen Ngoc Quynh	06	100%	100%	-
2.	Ms. Vu Thi Ngoc Quynh	03	100%	100%	Attended meetings from the beginning of the year until the effective date of resignation from office
3.	Mr. Nguyen Van Lieu	03	100%	100%	Attended meetings from the date of appointment
4.	Ms. Vu Thu Thuy	06	100%	100%	-
5.	Mr. Nguyen Thanh Luan	06	100%	100%	-
6.	Mr. Luong Duy Dong	06	100%	100%	-

3. Supervisory Activities of the BOS over the BOD, the Executives and Shareholders

The BOS's oversight of the BOD and the Executive was carried out through the Internal Audit function on both an ongoing basis and through thematic audit engagements, with a focus on the following areas:

(i) Monitoring SeABank's governance and management activities to ensure compliance with applicable laws, the Bank's Charter, and internal regulations governing corporate governance and management.

(ii) Overseeing the implementation by the BOD and the Executive of the State Bank of Vietnam's policies, directives, and instructions, as well as the resolutions of the General Meeting of Shareholders relating to the Bank's strategic direction, business objectives, performance targets, and key priorities.

(iii) Monitoring the Bank's financial condition and overseeing the approval and implementation of investment projects, the acquisition and disposal of fixed assets, and contracts falling within the decision-making authority of the General Meeting of Shareholders or the BOD.

(iv) Overseeing the Executive's implementation of the Restructuring Plan associated with the resolution of non-performing loans for the 2021–2025 period through the Bank's internal information system, including management reports and supervisory reports from the First and Second Lines of Defense, as well as the implementation of the Law on Credit Institutions 2024 in the Bank's operations.

(v) Monitoring compliance with the prudential restrictions and limitations prescribed under the Law on Credit Institutions 2024 to ensure the safe and sound operation of SeABank.

(vi) Based on its supervisory activities and the results of Internal Audit, the Supervisory Board made timely recommendations to the BOD and the Management Team to strengthen internal controls, enhance processes, mitigate risks, improve operational effectiveness, and ensure compliance with applicable laws and regulations.

4. The coordination among the BOS, the BOD, the BOM and other managers.

The 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 BOD, the BOM, 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 BOM, and other management personnel is implemented as follows:

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

  The BOS fully participates in regular meetings of the 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 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 BOS 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 BOS 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 BOD and the BOM proactively receive, discuss, and implement corrective actions to address deficiencies and limitations identified by the 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 BOS, the BOD and the BOM, and other management units through:
  + An internal information reporting system serving supervisory and evaluation functions;
  + 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 BOS

During the reporting period, the BOS also performed the following duties and responsibilities:

- Exercised its high-level oversight responsibility over the Internal Audit function ("IA"). During the period, the BOS directed the IA Department to complete 100% of the audit plan for the first half of the year; coordinated with the Risk Management, Legal & Compliance Division in conducting inspections and reviews of business units and thematic inspections; and regularly monitored emerging risks to ensure timely adjustments in line with market developments and the guidance of the SBV. In addition, the BOS instructed the IA Department to monitor and follow up with Divisions, Departments, and Business Units to ensure the timely implementation of audit recommendations.
- Directed the IA Department to review, develop and promulgate the internal regulations of the BOS and the IA function in compliance with Circular No. 83/2025/TT-NHNN on the Internal control system of commercial banks and foreign bank branches, including:
  + Regulation on the organization and operation of the BOS;
  + Code of professional ethics for members of the BOS;
  + Internal audit charter;
  + Regulation on risk assessment criteria, materiality determination, and internal audit frequency;
  + Regulation on the engagement of external experts and organizations to perform internal audit at SeABank;
  + Internal audit procedures.
- Updated the list of related persons of SeABank, monitored shareholders holding 1% or more of SeABank's charter capital and their related persons, and reviewed transactions with related parties in accordance with applicable laws, including the Law on Credit Institutions, the Law on Securities, and the Law on Enterprises.
- Developed supervisory mechanisms for monitoring the Bank's financial condition, compliance with the provisions of Chapter VII of the Law on Credit Institutions 2024, and investment projects as well as the acquisition and disposal of fixed assets falling within the decision-making authority of the General Meeting of Shareholders and the BOD.
- Directed the IA Department to continue implementing the internal audit software development project and to strengthen the application of data analytics technologies to enhance the efficiency and effectiveness of internal audit activities.
- Assigned members of the Supervisory Board and Internal Audit management to participate in training programs on the application of artificial intelligence (AI) to improve the efficiency of control and internal audit activities, as well as other professional development programs aimed at continuously enhancing the competencies of Supervisory Board members and Internal Audit personnel.

V. The Board of Management ("BOM")

No.	Member	Position	Gender	DOB	Appointment date	Professional qualifications and experience
1.	Le Quoc Long	CEO	Male	13 May 1965	24/11/2023	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/QD-BOD dated 24 November 2023.
2.	Vu Dinh Khoan	Deputy CEO	Male	01 October 1969	12/07/2012	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.
3.	Nguyen Thi Thu Huong	Deputy CEO	Female	29 June 1975	01/06/2016	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	20/06/2018	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

No.	Member	Position	Gender	DOB	Appointment date	Professional qualifications and experience
						Region Director, Director of Credit & Risk Management Division, and Deputy CEO.
5.	Nguyen Tuan Cuong	Deputy CEO	Male	03 April 1965	28/12/2013	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	20/01/2020	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.
7.	Nguyen Hong Quang	Deputy CEO	Male	30 December 1985	20/01/2020	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.

No.	Member	Position	Gender	DOB	Appointment date	Professional qualifications and experience
8.	Nguyen Tuan Anh	Deputy CEO	Male	14 April 1980	24/02/2024	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.	Bui Quoc Hieu	Deputy CEO	Male	03 September 1974	11/01/2025	Bachelor of Accounting (Hanoi University of Finance and Accounting); Bachelor of English (Hanoi University of Foreign 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.
10.	Vo Long Nhi	Deputy CEO	Male	24 July 1973	01/6/2026	Bachelor's Degree in Finance, Simon Fraser University. Mr. Vo Long Nhi has more than 10 years of experience

No.	Member	Position	Gender	DOB	Appointment date	Professional qualifications and experience
						at SeABank, preceded by several years of experience in finance and investment in international markets. During his tenure at SeABank, he has held various senior management positions, including Deputy Director/Director of the Investment Division, Deputy Director of the Corporate Banking Division, and Director of External Relations and Project Development. Throughout his tenure, he has made significant contributions to the Bank's development.

VI. 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

VII. 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 June 2026, 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 June 2026, the Company Secretaries – the supporting unit of the BOD – 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	Director 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	Deputy Head of Company Secretary, BOD Office
5.	Ms. Nguyen Xuan Quynh	Senior Company Secretary, BOD Office

- In addition, members of the BOD, together with the Corporate Secretary team of the BOD's Office, members of the BOS and personnel of the IA Department, participated in a number of specialized training programs and seminars on corporate governance and sustainable transformation, including but not limited to:

No.	Workshop/Seminar	Contents	Participants	No. of participants
1.	Corporate Governance Direction under the ACGS: From Assessment to Action (DCP Advance)	Supported the Bank in conducting a self-assessment of its corporate governance practices against the ASEAN Corporate Governance Scorecard (ACGS),	Members of the BOD Corporate Secretary	02

No.	Workshop/Seminar	Contents	Participants	No. of participants
		developing an action plan, and enhancing its readiness for the 2026 ACGS assessment		
2.	Certified Company Secretary Management Program (CSMP12)	Provided an in-depth understanding of the knowledge framework, roles, and responsibilities of the Corporate Secretary, with the objective of supporting the effective functioning of the BOD and enhancing the quality of corporate governance	Corporate Secretary	01
3.	Applying AI to Enhance the Efficiency of Internal Control and Internal Audit in Banking Operations	Focused on leveraging AI to accelerate office workflows in internal control and internal audit, as well as applying advanced AI solutions to enhance the effectiveness and quality of internal control and internal audit activities	Members of the Supervisory Board the Deputy Head of the Internal Audit Department	02
4.	Launch Ceremony of the 2026 Corporate Governance Code	Provided updates on significant developments in the domestic and international legal, economic, and social environment reflected in the 2026 Corporate Governance Code, thereby strengthening the foundation for adopting better corporate governance practices and improving the Bank's performance under the ASEAN Corporate	Members of the BOD Corporate Secretary	03

No.	Workshop/Seminar	Contents	Participants	No. of participants
		Governance Scorecard (ACGS)		
5.	2026 Annual General Meeting Season Forum	Discussed recent legal and regulatory developments affecting corporate governance, as well as best practices for organizing Annual General Meetings of Shareholders (AGMs) in a manner that ensures both proactive regulatory compliance and early adoption of the latest OECD corporate governance principles reflected in the 2026 Corporate Governance Code.	Corporate Secretary team	02
6.	Risk Governance Seminar: From Compliance to Legal Resilience	Focused on shifting organizations from a reactive compliance approach to a proactive legal risk management mindset. The seminar explored practical approaches to identifying legal and regulatory gaps, strengthening operational process controls to minimize business disputes, and adapting to emerging regulatory requirements relating to technology, data protection, and cybersecurity in the digital era	Members of the BOD the Corporate Secretary	04

- Representative training programs implemented during the year to strengthen risk management capabilities across the Bank included a series of specialized programs for business units and frontline staff. These comprised: Standardizing Customer Development Capabilities for Import–Export (Trade Finance) and FDI Clients, delivered to corporate banking teams and Corporate Banking Segment Directors in the Southern Region; professional certification programs in insurance for Insurance Partnership Development Directors within the Retail Banking Division; Anti-Money Laundering in Trade Finance and Financial Crime, designed for Directors and Specialists of the Anti-Money Laundering Department under the Risk Management, Compliance and Legal Division; and Leadership and Team Development for the Central Region I Corporate Banking Team, delivered to Center Directors and Corporate Banking Segment Directors. These training initiatives were aimed at enhancing professional expertise, strengthening risk awareness, and improving governance and control capabilities across the Bank's business operations, etc.

VIII. List of related persons of the public company and related-party transactions between the Company and its related persons (H1.2026)

1. List of related persons of the Company: As set out in Appendix No. 02 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. 03 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. 04 hereto (None).
4. Transactions between the Company and other entities: As set out in Appendix No. 05 hereto.

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 Hanoi Smart City Development Investment Joint Stock Company, where Madame Nguyen Thi Nga (mother of Ms. Le Thu Thuy) is a related person. Ms. Le Thu Thuy serves as Vice Chairwoman of the BOD and CEO.
- Transactions between SeABank and BRG Group Joint Stock Company, where Madame Nguyen Thi Nga (mother of Ms. Le Thu Thuy) serves as Chairwoman of the BOD.
- Transactions between SeABank and Vietnam Aircraft Leasing Joint Stock Company, where Madame Nguyen Thi Nga (mother of Ms. Le Thu Thuy) serves as Chairwoman of the BOD.
- Transactions between SeABank and Hanoi Tourism and Service Joint Stock Company, where Madame Nguyen Thi Nga previously served as a member of the BOD.

- Transactions between SeABank and Nghe An Agriculture and Aquatic Products Joint Stock Company, where Mrs. Khuc Thi Quynh Lam serves as Chairwoman of the BOD.
- Transactions between SeABank and Nghe An Pharmaceutical and Medical Supplies Joint Stock Company, where Mrs. Khuc Thi Quynh Lam previously served as Chairwoman of the BOD.
- Transactions between SeABank and Phu My Development and Investment Company Limited, where Madame Nguyen Thi Nga currently serves as Chairwoman of the Members' Council.
- Transactions between SeABank and Big C Thang Long International Trading and Supermarket Services Company Limited, where Madame Nguyen Thi Nga previously served as Chairwoman of the Members' Council.
- Transactions between SeABank and Vietfracht Joint Stock Company, where Mrs. Khuc Thi Quynh Lam previously served as Chairwoman of the Board of Directors.
- Transactions between SeABank and Thang Long GTC Joint Stock Company, where Mrs. Khuc Thi Quynh Lam previously served as Chairwoman of the BOD.

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. 03 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.

IX. Share transactions of internal persons and related persons of internal persons (H1.2026)

1. List of internal persons and related persons of internal persons: As set out in Appendix No. 05 hereto.
2. Transactions by internal persons and related persons in respect of the Company's shares: As set out in Appendix No. 06 hereto.

X. Other matters to be noted: None.

SEABANK

CHAIRMAN OF THE BOD

(signed and sealed)

LE VAN TAN

Recipients:

- As addressed;
- Archive: BODO.

APPENDIX 01

List of BOD Resolutions/Decisions Adopted in the First 6 Months of 2026

No.	Resolution/Decision No.	Date	Content	Approval Rate	Disclosure Status
1	737/2026/NQ-HDQT	23/06/2026	Extending credit to Hung Yen Investment and Development Group Joint Stock Company at the Head Office Large Corporate Customer Center	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
2	717/2026/NQ-HDQT	19/06/2026	Approval of the loan from the OPEC Fund and the related Transaction Documents	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
3	716/2026/NQ-HDQT	19/06/2026	Approval of the issuance and adjustment of budgets/scope of technology items/projects in 2026	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
4	708/2026/NQ-HDQT	18/06/2026	Approval of the amendment of the charter capital content in the Charter of SeABank	100%	https://www.seabank.com.vn/nha-dau-tu/tai-lieu-phap-ly/dieu-le-cua-seabank-t62026
5	697/2026/NQ-HDQT	16/06/2026	Approval of the amendment of the plan for issuance of certificates of deposit	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
6	688/2026/NQ-HDQT	15/06/2026	Request SBV to add participation in the international payment system to the Operating License	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
7	650/2026/QD-SeABank	08/06/2026	Amendment of the Establishment and Operation License regarding SeABank's charter capital	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
8	629/2026/NQ-HDQT	03/06/2026	Personnel plan for the position of Branch Director of SeABank Binh Phuoc Branch	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
9	628/2026/NQ-HDQT	03/06/2026	Approval of the organization and execution of contract/agreement with the independent audit firm for 2026	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
10	614/2026/QD-HDQT	01/06/2026	Issue the organizational structure of the Operations Division under SeABank	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
11	613/2026/QD-HDQT	01/06/2026	Establish the Internal Services Department under SeABank	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
12	612/2026/NQ-HDQT	01/06/2026	Establish the Internal Services Department and issue the organizational structure of the Operations Division under SeABank	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
13	611/2026/QD-HDQT	01/06/2026	Termination of allowance for Senior Management	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
14	610/2026/QD-HDQT	01/06/2026	Task assignment allowance for Senior Management	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
15	609/2026/QD-HDQT	01/06/2026	Task assignment allowance for Senior Management	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
16	608/2026/QD-HDQT	01/06/2026	Performance allowance for Senior Management	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
17	607/2026/QD-HDQT	01/06/2026	Salary for Senior Management	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
18	606/2026/QD-HDQT	01/06/2026	Appointment of Mr. Vo Long Nhi (Andrew Vo) – Director of External Affairs and Project Development to the position of Deputy General Director	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
19	605/2026/NQ-HDQT	01/06/2026	Appointment of Deputy General Director of the Bank	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/thong-bao-thay-doi-nhan-su-20260602
20	585/2026/NQ-HDQT	28/05/2026	Renewal and increase of short-term credit limit for Vietnam National Petroleum Group (Petrolimex) at the Northern Large Corporate Customer Center	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
21	546/2026/NQ-HDQT	19/05/2026	Approval of the selection of partner and service fees for the audit report on the use of bond proceeds of SeABank for the reporting periods of June 2026 and December 2026	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
22	542/2026/NQ-HDQT	19/05/2026	Approval of the final record date for exercising the right to receive 2025 dividend shares	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/ngay-dang-ky-cuoi-cung-thuc-hien-quyen-nhan-co-tuc-nam-2025-bang-co-phieu
23	508/2026/NQ-HDQT	12/05/2026	Approval of the issuance of the Organizational and Operational Charter and the Corporate Governance Regulation	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
24	507/2026/NQ-HDQT	12/05/2026	Personnel plan for the position of Branch Director of Quang Ninh Branch	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
25	486/2026/NQ-HDQT	06/05/2026	Approval of the issuance of the Regulation on the organizational structure of the BOD Office	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
26	482/2026/NQ-HDQT	06/05/2026	Approval of the issuance of the Regulation on the functions, duties, and operation of the Risk Resolution Council and the Decision on membership of the Risk Resolution Council	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
27	466/2026/NQ-HDQT	29/04/2026	Approval of the personnel plan for the position of Branch Director of Bac Ninh Branch	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC

No.	Resolution/Decision No.	Date	Content	Approval Rate	Disclosure Status
28	457/2026/QD-HDQT	28/04/2026	Delegation of authority to sign Q1/2026 Financial Statements	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
29	456/2026/NQ-HDQT	28/04/2026	Approval of Q1/2026 Financial Statements	100%	https://www.seabank.com.vn/nha-dau-tu/bao-cao-tai-chinh
30	454/2026/NQ-HDQT	28/04/2026	Approval of the implementation of the 2026 Capital Increase Plan	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/nghi-quyet-hdqt-ve-viec-thong-qua-viec-trien-khai-phuong-an-tang-von-dieu-le-nam-2026
31	445/2026/NQ-HDQT	23/04/2026	Approval of the amendment of SeABank's 2026 plan for issuance of certificates of deposit	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
32	422/2026/NQ-HDQT	21/04/2026	BOD Q1/2026 Meeting Resolution	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
33	420/2026/NQ-HDQT	21/04/2026	Approval of submission to the 2026 Annual GMS for approval of the revised plan for share issuance to increase charter capital	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
34	407/2026/NQ-HDQT	17/04/2026	Approval of supplementation of the agenda and content of the 2026 Annual GMS	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
35	398/2026/NQ-HDQT	15/04/2026	Approval of the organizational structure of the BOD Office	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
36	386/2026/NQ-HDQT	13/04/2026	Approval of the renewal and increase of the credit limit for AseanSC Securities JSC at the Large Corporate Customer Center	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
37	380/2026/NQ-HDQT	10/04/2026	Approval of the issuance of the audited financial statements of SeABank AMC for 2025	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
38	375/2026/NQ-HDQT	09/04/2026	Appoint representatives to attend the 2026 Annual GMS of companies in which SeABank has equity interests	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
39	370/2026/QD-HDQT	08/04/2026	Decision on appointment of Mr. Vu Quoc Tuan to the position of Director of the BOD Office	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
40	368/2026/NQ-HDQT	07/04/2026	Approval of the issuance of the Collective Labor Agreement of Southeast Asia Commercial Joint Stock Bank	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
41	356/2026/NQ-HDQT	06/04/2026	Approval of the extension of the current premises lease for Ha Dong Branch	100%	a
42	344/2026/NQ-HDQT	01/04/2026	Approval of the content of the 2025 Annual Report	100%	https://www.seabank.com.vn/nha-dau-tu/bao-cao-thuong-nien/bao-cao-thuong-nien-seabank-2025
43	320/2026/NQ-HDQT	26/03/2026	Approval of the list of candidates proposed for election as BOS members of SeABank for the 2023-2028 term	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
44	315/2026/NQ-HDQT	25/03/2026	Approval of certain matters relating to the organization of the 2026 Annual GMS	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
45	314/2026/NQ-HDQT	25/03/2026	Approval of the investment budget for newly registered technology items/projects in 2026	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
46	313/2026/NQ-HDQT	25/03/2026	Approval of the personnel plan for the position of Branch Director of Quang Nam Branch	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
47	299/2026/NQ-HDQT	20/03/2026	Approval of the issuance of certificates of deposit of SeABank in 2026	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
48	285/2026/NQ-HDQT	17/03/2026	Approval of the content of the Report on the internal control system and the Assurance Letter on the internal control system	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
49	237/2026/NQ-HDQT	05/03/2026	Approval of the content of the audited financial statements for the fiscal year ended December 31, 2025	100%	https://www.seabank.com.vn/nha-dau-tu/bao-cao-tai-chinh
50	223/2026/NQ-HDQT	27/02/2026	Approval of the final record date for exercising the right to attend the 2026 Annual GMS	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/nghi-quyet-cua-hdqt-ve-viec-thong-qua-ngay-dang-ky-cuoi-cung-thuc-hien-quyen-tham-du-dai-hoi-dong-co-dong-thuong-nien-2026
51	199/2026/NQ-HDQT	13/02/2026	Approval of the 2026 Capital Plan and capital allocation at SeABank	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
52	198/2026/NQ-HDQT	13/02/2026	Approval of the List of Key Risks for 2026 at SeABank	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
53	197/2026/NQ-HDQT	13/02/2026	Approval of the content of the Self-Assessment Report on the Internal Control System for 2025	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
54	195/2026/NQ-HDQT	13/02/2026	Issue the Regulation on the Operations of the General Director of SeABank	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
55	194/2026/NQ-HDQT	13/02/2026	Allocate from the Welfare Fund to organize annual programs/activities for employees in 2026	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC

No.	Resolution/Decision No.	Date	Content	Approval Rate	Disclosure Status
56	193/2026/QD-HDQT	13/02/2026	Application of additional remuneration for SeABank BOD members	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
57	192/2026/NQ-HDQT	13/02/2026	Approval of the BOD Resolution on the application of additional remuneration for BOD members of the Bank	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
58	166/2026/NQ-HDQT	09/02/2026	Approval of the final record date for exercising shareholder rights	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/nghi-quyet-hdqt-ve-viec-thong-qua-ngay-dang-ky-cuoi-cung-thuc-hien-quyen-de-cu-ung-cu-nhan-su-bau-bo-sungthay-the-thanh-vien-hdqtthanh-vien-doc-lap-hdqt-thanh-vien-bks-nhiem-ky-2023--2028
59	159/2026/NQ-HDQT	06/02/2026	Approval of the results of performance evaluation of management staff holding executive positions at SeABank	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
60	143/2026/NQ-HDQT	04/02/2026	BOD Q4/2025 Meeting Resolution	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
61	142/2026/NQ-HDQT	04/02/2026	Approval of Round 1 technology item budget for 2026	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
62	129/2026/NQ-HDQT	30/01/2026	Approval of the content of Q4/2025 Financial Statements	100%	https://www.seabank.com.vn/nha-dau-tu/bao-cao-tai-chinh
63	125/2026/NQ-HDQT	29/01/2026	Approval of the 2026 Capex budget for purchase of Microsoft Mail Online and Office 365 service licenses	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
64	104/2026/NQ-HDQT	26/01/2026	Personnel plan for Mr. Le Thanh Hai – Deputy General Director of SeABank	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/thong-bao-thay-doi-nhan-su-2701
65	84/2026/NQ-HDQT	21/01/2026	Implementation of the plan for issuance of shares under the ESOP for SeABank employees 2025	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/nghi-quyet-hdqt-ve-viec-trien-khai-phuong-an-phat-hanh-co-phieu-theo-chuong-trinh-lua-chon-cho-nguoi-lao-dong-nam-2025
66	82/2026/QD-HDQT	21/01/2026	Risk Appetite at SeABank for the 2026-2030 period	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
67	81/2026/NQ-HDQT	21/01/2026	Approval of the issuance of the Decision on Risk Appetite at SeABank for the 2026-2030 period	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
68	63/2026/QD-HDQT	15/01/2026	Delegation of authority to sign Minutes, documents, and other materials during working sessions with the Inspection Team	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
69	62/2026/NQ-HDQT	15/01/2026	Approval of the dossier for legal procedures relating to the name change, relocation, and transfer of management of Sao Do Transaction Office to Hai Duong Branch	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
70	60/2026/NQ-HDQT	15/01/2026	Approval of the year-end bonus program for Units and Individuals in 2025 from the Bank's Reward Fund	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
71	46/2026/NQ-HDQT	13/01/2026	Approval of the amendment and supplementation of the Charter of SeABank AMC	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
72	45/2026/NQ-HDQT	13/01/2026	Approval of the plan for capital contribution and share purchase of Asean Securities Company	100%	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC
73	30/2026/NQ-HDQT	10/01/2026	Approval of SeABank's 2026 Budget Plan	100%	https://www.seabank.com.vn/nha-dau-tu/cong-bo-thong-tin/nghi-quyet-hdqt-ve-viec-thong-qua-ke-hoach-ngan-sach-nam-2026-cua-seabank
74	29/2026/QD-HDQT	10/01/2026	Approval of Amending and supplementing certain contents of the Regulation on the organization and operation of the Risk Management Committee No. 1212/2025/QD-HDQT dated October 14, 2025	Issued pursuant to BOD Resolution	Not within the scope of disclosure pursuant to Circular 96/2020/TT-BTC

APPENDIX 02
The list of related persons of SeABank

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
A	Affiliated persons of SeABank										
1	**Lê Văn Tần**		**Chairman of the BOD, Legal Representative of the Bank**					**11/04/2018**			**Chairman of the BOD**
	Lê Văn Nghi							11/04/2018			Father
	Lê Tiến Hạt							11/04/2018			Father-in-law
	Lê Văn Lễ							11/04/2018			Brother
	Nguyễn Thị Điểm							11/04/2018			Sister-in-law
	Lê Thị Ngoan							11/04/2018			Sister
	Nguyễn Văn Nguyên							11/04/2018			Brother-in-law
	Lê Văn Tiến							11/04/2018			Brother
	Trần Thị Thêm							11/04/2018			Sister-in-law
	Lê Văn Tấn							11/04/2018			Brother
	Hoàng Thị Mai							11/04/2018			Sister-in-law
	Lê Văn Tân							11/04/2018			Younger brother
	Trần Thị Bảy							11/04/2018			Sister-in-law
	Lê Thị Thêm							11/04/2018			Younger sister
	Nguyễn Minh Tiến							11/04/2018			Brother-in-law
	Lê Thị Miền							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
	SeABank Asset Management Company Limited (SeABank AMC)										Mr. Le Van Tan is the representative of contributed capital at SeABank
	Duc Thinh Construction Investment and Trading Company Limited		Subsidiary of SeABank					18/12/2024			Subsidiary of SeABank
2	**Nguyễn Thị Nga**		**Standing Vice Chairwoman of the BOD**					**04/11/2018**			**Standing Vice Chairwoman of the BOD**

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Lê Hữu Báu							11/04/2018			Husband
	Phan Văn Hòa							11/04/2018			Brother-in-law
	Nguyễn Châu Huấn							11/04/2018			Brother
	Nguyễn Ngọc Đăng							11/04/2018			Brother
	Đỗ Thị Nhâm							11/04/2018			Sister-in-law
	Nguyễn Văn Lộc							11/04/2018			Brother
	Hoàng Thị Mùi							11/04/2018			Sister-in-law
	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		Change of title	Madame Nguyen Thi Nga is a member of the Members' Council
	BRG Group - Joint Stock Company										Madame Nguyen Thi Nga is Chairwoman of the BOD
	North Hanoi Smart City Development Investment Joint Stock Company										Madame Nguyen Thi Nga is Vice Chairwoman of the BOD cum General Director
	Vietnam Aircraft Leasing Joint Stock Company							30/10/2023			Madame Nguyen Thi Nga is Chairwoman of the BOD
	Big C Thang Long International Trading and Supermarket Services Company Limited							1/7/2025	25/06/2026		Madame Nguyen Thi Nga was Chairwoman of the Members' Council

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Hoang Vien Quang Ba Company Limited							11/04/2018			Subsidiary of BRG
	Hanoi Real Estate Trading and Services Joint Stock Company							25/06/2021			Subsidiary of BRG
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12-03-08			Subsidiary of SeABank
3	**Lê Thu Thủy**		**Vice Chairwoman of the BOD**					**04/11/2018**			**Vice Chairwoman 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			Biological father
	Nguyễn Thị Nga							11/04/2018			Biological 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)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
	Phu My Development and Investment Company Limited							11/04/2018			Biological mother is a member of the Members' Council
	BRG Group - Joint Stock Company										Biological mother is Chairwoman of the BOD

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	North Hanoi Smart City Development Investment Joint Stock Company										Biological mother is Vice Chairwoman of the BOD cum General Director
	Vietnam Aircraft Leasing Joint Stock Company							30/10/2023			Biological mother is Chairwoman of the BOD
	Big C Thang Long International Trading and Supermarket Services Company Limited							1/7/2025	25/06/2026		Biological mother was Chairwoman of the Members' Council
	Hoang Vien Quang Ba Company Limited							11/04/2018			Subsidiary of BRG
	Hanoi Real Estate Trading and Services Joint Stock Company							25/06/2021			Subsidiary of BRG
4	**Khúc Thị Quỳnh Lâm**		**Vice Chairwoman of the BOD**					**04/11/2018**			**Vice Chairwoman of the BOD**
	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			Brother
	Trần Thị Thái Lệ							11/04/2018			Sister-in-law
	Khúc Như Giang							11/04/2018			Younger brother
	Trần Thị Linh							11/04/2018			Sister-in-law
	Nguyễn Tường Huy							11/04/2018			Son
	Nguyễn Duy Việt							11/04/2018			Son

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Transport and Chartering JSC (VIETFRACHT)							-	7/5/2026	Resigned	Mrs. Khuc Thi Quynh Lam was Chairwoman of the BOD
	Thang Long GTC Joint Stock Company							17/06/2022	29/05/2026	Resigned	Mrs. Khuc Thi Quynh Lam was Chairwoman of the BOD
	Nghe An Agricultural and Aquatic Products Joint Stock Company							16/11/2022			Mrs. Khuc Thi Quynh Lam is Chairwoman of the BOD
	Vietfracht Hung Yen Logistics JSC		Subsidiary of Vietfracht						7/5/2026	Mrs. Khuc Thi Quynh Lam is no longer Chairwoman of the BOD of Vietfracht (parent company)	
	Vietfracht Hai Phong Company Limited		Subsidiary of Vietfracht						7/5/2026	Mrs. Khuc Thi Quynh Lam is no longer Chairwoman of the BOD of Vietfracht (parent company)	
	Vietfracht Hanoi Company Limited		Subsidiary of Vietfracht						7/5/2026	Mrs. Khuc Thi Quynh Lam is no longer Chairwoman of the BOD of Vietfracht (parent company)	
	Vietfracht Ho Chi Minh City Company Limited		Subsidiary of Vietfracht						7/5/2026	Mrs. Khuc Thi Quynh Lam is no longer Chairwoman of the BOD of Vietfracht (parent company)	
	Van Loc Investment Finance and Trading Company Limited							28/04/2023			Mrs. Khuc Thi Quynh Lam is the representative of contributed capital at SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
5	**Mathew Nevil WELCH**		**Member of the BOD**					**21/04/2022**			**Member of the BOD**
	Patricia Bjaaland Welch							21/04/2022			Wife
	Barry Neville Welch							21/04/2022			Biological father
	Yvonne Welch							21/04/2022			Biological mother
	Daniel James Welch							21/04/2022			Sibling
	Patrick Welch							21/04/2022			Sibling
	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 Chairman of the BOD
	Nguyen Khang Investment Management Company Limited		Mr. Mathew Nevil WELCH represents shares at SeABank					14/06/2024			Mr. Mathew Nevil WELCH represents shares at SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
6	**Fergus Macdonald Clark**		**Independent Member of the BOD**					**28/04/2023**			**Independent Member of the BOD**
	Gordon Macdonald Clark							28/04/2023			Biological father
	James Macdonald Clark							28/04/2023			Brother
	Rebecca Clark							28/04/2023			Sister-in-law
	Lewisham Plus Credit Union							28/04/2023			The declarant is a non-executive BOD member and member of the Control Committee
	Kingfisher Advisory Limited							28/04/2023			The declarant is Director

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Financial Markets - GBRW Limited							28/04/2023			The declarant is Director of Financial Markets
	Song Nhue Hotel and Tourism Joint Stock Company		Mr. Fergus Macdonald Clark represents 1,200,000 shares at SeABank					28/04/2023			Mr. Fergus Macdonald Clark represents 1,200,000 shares at SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
	Development and Investment Thanh Dat Limited Liability Company		Mr. Fergus Macdonald Clark represents the capital contribution at SeABank					05/11/2026		Addition	Mr. Fergus Macdonald Clark represents the capital contribution at SeABank
7	**Trần Thị Thanh Thủy**		**Member of the BOD**					**08/12/2015**			**Member of the BOD**
	Võ Anh Thái							12/08/2015			Husband
	Trương Thị Hợp							12/08/2015			Mother
	Phạm Thị Hoàn							08/12/2015			Mother-in-law
	Trần Thái Đăng							12/08/2015			Brother
	Tạ Thúy Hằng							08/12/2015			Sister-in-law (wife of Tran Thai Dang)
	Trần Việt Kỳ							12/08/2015			Brother
	Lê Lệ Thủy							08/12/2015			Sister-in-law (wife of Tran Viet Ky)
	Trần Thị Thu Hương							08/12/2015			Sister
	Nguyễn Văn Hồng							08/12/2015			Brother-in-law
	Võ Thái Dương							12/08/2015			Child
	Võ Trần Thái Trung							12/08/2015			Child
	TDG Global Investment Joint Stock Company		Mr. Vo Anh Thai – husband – is a member of the BOD					-			

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Đặng Phương Linh							01/01/2022			Daughter-in-law
	Nguyễn Mẫn Thùy Tiên							08/11/2022			Daughter-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
	Giao nhan Logistics Hai Duong (HDL) Joint Stock Company							30/06/2026			Tran Viet Ky (brother) is General Director; Le Le Thuy (sister-in-law) is a member of the BOD
	CIMB Bank Việt Nam							30/06/2026			Le Le Thuy (sister-in-law) is a member of the BOD
	Investment Development Sunrise Joint Stock Company							30/06/2026			Nguyen Van Hong (brother-in-law) is Chairman of the BOD
8	**Matthew Sander Hosford**		**Independent Member of the BOD**					**25/04/2025**			**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			Sibling
	HOSFORD Marsha B							25/04/2025			Sister-in-law
	JaneAnn							25/04/2025			Sister
	HAUGSOEN Rune							25/04/2025			Brother-in-law

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	HOSFORD Christopher Brand							25/04/2025			Sibling
	HOSFORD Patti							25/04/2025			Sister-in-law
	HOSFORD Mary Carol							25/04/2025			Sister
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
9	**Nguyễn Ngọc Quỳnh**		**Head of the Supervisory Board**					**15/11/2024**			**Head of the Supervisory Board**
	Nguyễn Thị Tích							15/11/2024			Biological mother
	Nguyễn Thị Huy Thu							15/11/2024			Wife
	Nguyễn Quỳnh Lâm							15/11/2024			Younger brother
	Nguyễn Thị Tuyết Nhung							15/11/2024			Younger sister
	Phan Hải Uyên Chi							15/11/2024			Sister-in-law
	Nguyễn Ngọc Huyền							15/11/2024			Child
	Nguyễn Huy Hùng							15/11/2024			Child
	Lê Thị Phán							15/11/2024			Mother-in-law
	Hoàng Mạnh Tưởng							15/11/2024			Brother-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
	Investment T&D International Limited Liability Company							30/06/2026			Nguyen Thi Huy Thu (wife) is Director
	Investment va TM NH Limited Liability Company							30/06/2026			Nguyen Ngoc Huyen (child) is Director

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Investment Services va Trading Hung Vinh Limited Liability Company							30/06/2026			Nguyen Quynh Lam (younger brother) is Director
	Financial TTN Limited Liability Company							30/06/2026			Nguyen Quynh Lam (younger brother) is Director
	Investment Financial Thien Loc Limited Liability Company							30/06/2026			Phan Hai Uyen Chi (sister-in-law) is Director
	Kinh doanh TM Linh Nhi Limited Liability Company							30/06/2026			Nguyen Thi Tuyet Nhung (younger sister) is Director
	Investment Trading Khai Vinh Limited Liability Company							30/06/2026			Nguyen Thi Tuyet Nhung (younger sister) is Director
	Kaolin Viet Limited Liability Company							30/06/2026			Nguyen Quynh Lam (younger brother) is Director
11	**Nguyễn Thành Luân**		**Member of the Supervisory Board**					**28/04/2023**			**Member of the Supervisory Board**
	Nguyễn Quỳnh Diệp							28/04/2023			Wife
	Nguyễn Minh An							28/04/2023			Child
	Nguyễn Minh Quân							28/04/2023			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			Younger sibling

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Đào Thị Lan Hương							28/04/2023			Sister-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
12	**Vũ Thu Thủy**		**Member of the Supervisory Board**					**28/04/2023**			**Member of the Supervisory Board**
	Nguyễn Ngọc Thịnh							28/04/2023			Husband
	Nguyễn Ngọc Quang							28/04/2023			Child
	Nguyễn Ngọc Linh							28/04/2023			Child
	Hoàng Thị Ngọc							28/04/2023			Biological mother
	Nguyễn Ngọc Thạnh							28/04/2023			Father-in-law
	Vũ Thị Hồng Lý							28/04/2023			Sister
	Vũ Thị Thanh Tâm							28/04/2023			Sister
	Nguyễn Quang Tứ							28/04/2023			Brother-in-law
	Vũ Thị Mão							28/04/2023			Sister
	Vũ Quốc Hoàn							28/04/2023		The related person did not provide information	Younger sibling
	Vũ Hoàng Anh							28/04/2023			Younger sibling
	Nguyễn Tuấn Sơn							28/04/2023			Brother-in-law
	An Phu Investment Trading and Import Export Company Limited							28/04/2023			Ms. Vu Thu Thuy is the representative of An Phu's contributed capital at SeABank
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
13	**Lương Duy Đông**		**Member of the Supervisory Board**					**15/11/2024**			**Member of the Supervisory Board**
	Nguyễn Thị Huynh							15/11/2024			Wife
	Lương Bích Ngọc							15/11/2024			Child
	Lương Tuấn Tú							15/11/2024			Child
	Nguyễn Thị Phương							15/11/2024		Deceased	Biological mother
	Nguyễn Ngọc Riễn							15/11/2024			Father-in-law
	Nguyễn Thị Dũng							15/11/2024			Mother-in-law
	SeABank Asset Management Company Limited (SeABank AMC)	-	Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
14	**Nguyễn Văn Liệu**		**Member of the Supervisory Board**					**22/4/2026**			
	Ngô Thị Thanh Thảo							**22/4/2026**			Wife
	Nguyễn Thị Du							**22/4/2026**			Mother
	Ngô Văn Thạo							**22/4/2026**			Father-in-law
	Nguyễn Thị Là							**22/4/2026**			Mother-in-law
	Nguyễn Phương Mai							**22/4/2026**			Child
	Nguyễn Phương Linh							**22/4/2026**			Child
	Nguyễn Minh Ánh							**22/4/2026**			Child
	Nguyễn Văn Tiêu							**22/4/2026**			Brother
	Nguyễn Thị Độ							**22/4/2026**			Younger sibling
	Nguyễn Thị Liên							**22/4/2026**			Younger sibling
	Bùi Đức Quế							**22/4/2026**			Brother-in-law
	Phan Văn Tuy							**22/4/2026**			Brother-in-law
	Tạ Thị Miền							**22/4/2026**			Sister-in-law
	Nguyễn Thị Duyên							**22/4/2026**			Sister-in-law
	Hoàng Thị Loan							**22/4/2026**			Sister-in-law

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Development Trading Tam Viet Limited Liability Company							**22/4/2026**			The declarant represents 100% contributed capital at SeABank
	SeABank Asset Management Company Limited (SeABank AMC)							**22/4/2026**			Subsidiary of SeABank
10	**Vũ Thị Ngọc Quỳnh**		**Former Member of the Supervisory Board**					**04/11/2018**	**22/04/2026**	**Resigned from the Supervisory Board**	**Member of the Supervisory Board**
	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			Younger sister
	Nguyễn Tân Hoàng							11/04/2018			Brother-in-law
	Vuong Tien Trading Company Limited							28/04/2023			Ms. Vu Thi Ngoc Quynh is the representative of contributed capital at 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)	-	Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
15	**Lê Quốc Long**	**032C022688**	**General Director**					**20/06/2018**			**General Director**
	Lê Xuân Bản							20/06/2018			Father
	Nguyễn Thị Hằng							20/06/2018			Mother

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	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			Younger brother
	Châu Thị Mỹ Liễu							20/06/2018			Sister-in-law
	Lê Khánh Toàn							20/06/2018			Younger brother
	Hoàng Phụng Cầm							20/06/2018			Sister-in-law
	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary of SeABank					12/03/2008			Subsidiary of SeABank
16	**Vũ Đình Khoán**		**Deputy General Director**					**07/12/2013**			
	Trịnh Thị Thu Hà							12/07/2013			Wife
	Vũ Trịnh Mỹ Linh							12/07/2013			Daughter
	Vũ Trịnh Hồng Đức							12/07/2013			Son
	Vũ Thị Khuyên							12/07/2013			Sister
	Vũ Thị Khoan							12/07/2013			Sister
	Hoàng Hải Phong							12/07/2013			Brother-in-law
	Trịnh Bá Tửu							12/07/2013			Father-in-law
	Phạm Thị Hồng Điệp							12/07/2013			Mother-in-law
	Nguyễn Trọng Hùng							11/12/2022			Son-in-law
	Digital Innovation Limited Liability Company							**30/06/2026**			Nguyen Trong Hung (son-in-law) is Director
	Lac Viet Online Joint Stock Company							**30/06/2026**			Nguyen Trong Hung (son-in-law) is Director
17	**Nguyễn Thị Thu Hương**		**Deputy General Director**					**06/01/2016**			
	Lương Thị Tình										Mother

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Nguyễn Xuân Nam										Husband
	Nguyễn Xuân Phong										Son
	Nguyễn Xuân Việt An										Son
	Nguyễn Thị Hồng Thơm										Younger sister
	Nguyễn Thị Thanh Tâm										Sister
	Phạm Hồng Duyên										Brother-in-law
	Nguyễn Huy Tường										Brother-in-law
18	**Hoàng Mạnh Phú**		**Deputy General Director**					**20/06/2018**			
	Đinh Thị Hạnh							20/06/2018			Wife
	Hoàng Nam Anh							20/06/2018			Child
	Hoàng Thị Hà Vi							20/06/2018			Child
	Đinh Ngọc Canh							20/06/2018			Father-in-law
	Hoàng Thị Kim Ninh							20/06/2018			Sister
	Hoàng Thị Bích Nga							20/06/2018			Sister
	Nguyễn Văn Nghĩa							20/06/2018			Brother-in-law
	Nguyễn Mộng Hùng							20/06/2018			Brother-in-law
	Management no va Asset Exploitation SeABank One Member Limited Liability Company							07/01/2025			Mr. Hoang Manh Phu is Chairman of SeABank's subsidiary
	SeABank Headquarters Union							07/09/2025			Chairman of the Trade Union
19	**Nguyễn Tuấn Cường**		**Deputy General Director**					**28/12/2012**			
	Nguyễn Hoàng Vân							28/12/2012			Wife
	Nguyễn Văn Khanh							28/12/2012			Child

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Nguyễn Kim Thanh							28/12/2012			Younger sibling
	Nguyễn Ngọc Bảo							28/12/2012			Younger sibling
	Nguyễn Hoàng							28/12/2012			Father-in-law
	Ngô Mộng Hoàn							28/12/2012			Mother-in-law
20	**Đặng Thu Trang**		**Deputy General Director**					**20/01/2020**			
	Đặng Vũ Giản							20/01/2020			Biological father
	Nguyễn Bích Hải							20/01/2020			Biological mother
	Vũ Trang Linh							20/01/2020			Child
	Vũ Khánh Chi							20/01/2020			Child
	Đặng Vũ Tuấn							20/01/2020			Brother
21	**Nguyễn Hồng Quang**		**Deputy General Director**					**23/02/2024**			
	Nguyễn Bảo Ngọc							23/02/2024			Wife
	Nguyễn Bảo Minh							23/02/2024			Child
	Nguyễn Hoàng Tùng							23/02/2024			Child
	Nguyễn Hồ Điện							23/02/2024			Biological father
	Tạ Thị Thuận							23/02/2024			Biological mother
	Nguyễn Trung Hà							23/02/2024			Father-in-law
	Thành Kim Dung							23/02/2024			Mother-in-law
	Nguyễn Thị Khánh Dương							23/02/2024			Sister
	Đinh Hồng Hà							23/02/2024			Brother-in-law
22	**Nguyễn Tuấn Anh**		**Deputy General Director**					**23/02/2024**			
	Nguyễn Minh Hiền							23/02/2024			Wife
	Nguyễn Hồng Minh							23/02/2024			Child
	Nguyễn Tuấn Huy							23/02/2024			Child
	Nguyễn Bá Cọt							23/02/2024			Biological father
	Hoàng Thị Sửu							23/02/2024			Biological mother

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Đỗ Thị Quyết Tâm							23/02/2024			Mother-in-law
	Nguyễn Huy Hùng							23/02/2024			Brother
	Nguyễn Thị Hoa							23/02/2024			Sister-in-law
23	**Bùi Quốc Hiệu**		**Deputy General Director**					**01/11/2025**			
	Bùi Ngọc Thông							01/11/2025			Biological father
	Giang Thị Bảy							01/11/2025			Biological mother
	Lê Lan Hương							01/11/2025			Wife
	Đỗ Lê Minh Hoàng							01/11/2025			Child
	Bùi Hữu Quang							01/11/2025			Child
	Bùi Hữu Nhân							01/11/2025		Minor	Child
	Bùi Quang Minh							01/11/2025		Minor	Child
	Trần Giáng Khanh							01/11/2025			Mother-in-law
	Bùi Văn Tuyển							01/11/2025			Brother
	Đoàn Thị Hồng Dương							01/11/2025			Sister-in-law
	Bùi Thị Kim Quy							01/11/2025			Younger sister
	Hoàng Văn Hải							01/11/2025			Brother-in-law
	Bùi Trọng Hiền							01/11/2025			Younger brother
	Lê Thị Phương Mai							01/11/2025			Sister-in-law
24	**Vo Long Nhi**		**Deputy General Director**					**06/01/2026**		**Appointed as Deputy General Director from June 1, 2026**	**Deputy General Director**
	Đỗ Thị Thu Hiền							06/01/2026			Wife
	Vo Van Dan							06/01/2026			Father
	Ton Nu Kim Thuy							06/01/2026			Mother
	Nguyễn Thị Công Đức							06/01/2026			Mother-in-law
	Đỗ Thị Như Thủy							06/01/2026			Sister-in-law
	Đỗ Quốc Phong							06/01/2026			Brother-in-law
	Võ Nhị Nam Trân Jesika							06/01/2026			Child
	Võ Nhị Ngọc Trân Alysa							06/01/2026		**Minor**	Child
	Brian Vo							06/01/2026			Younger sibling

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
	Lisa To							06/01/2026		Unable to contact	Sister-in-law
25	**Lê Thanh Hải**		**Former Deputy General Director**					**01/11/2025**	**27/01/2026**	**Change of position**	
26	**Nguyễn Thị Hoài Phương**		**Chief Accountant**					**14/07/2017**			
	Nguyễn Văn Toái							14/07/2017			Biological father
	Nguyễn Đức Dũng							14/07/2017			Younger brother
	Đào Phương Hoa							14/07/2017			Sister-in-law
	Đinh Văn Khang							14/07/2017			Husband
	Đinh Trung Hải							14/07/2017		Minor	Child
	Đinh Hoàng Thắng							14/07/2017		Minor	Child
	Đinh Văn Thậm							14/07/2017			Father-in-law
	Phạm Thị Lối							14/07/2017			Mother-in-law
27	**SeABank Headquarters Union**		**Socio-political organization of the public company**								
B. Enterprises and organizations owning over 10% of charter capital											
None											
C. Organizations/individuals that directly or indirectly control, are controlled by, or are under common control with another organization/individual (subsidiaries, major shareholders)											
1	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary					12/03/2008			Subsidiary
2	Hoàng Mạnh Phú		Chairman of the BOD of SeABank AMC					07/01/2025		Newly appointed	
3	Nguyễn Thanh Ngọc		General Director of SeABank AMC					26/05/2025			
4	Petrovietnam Oil Sai Gon Joint Stock Company		SeABank is a major shareholder								SeABank is a major shareholder
5	Petrovietnam Oil Vung Tau Joint Stock Company		SeABank is a major shareholder								SeABank is a major shareholder
D. Contractual relationship in which one organization/individual represents another organization/individual											
6	Đặng Tùng Sơn		Representative of SeABank's contributed capital								

No	Name of organization/ individual	Securities trading account (if any)	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 internal person
7	Vo Long Nhi		Representative of SeABank's contributed capital								

APPENDIX 03

Transactions between SeABank and its related persons or between SeABank and its major shareholders, internal persons and related persons

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
1	**Lê Văn Tần**	**Chairman of the BOD**			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 581 million VND	
1.1	Lê Thị Miền	Wife			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 13 million VND	
1.2	Lê Kiều Anh	Daughter			From 01/01/2026 - 30/06/2026		- Credit transactions: 50 million VND - Credit card - Non-credit transactions: 10,522 million VND	
1.3	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
1.4	Duc Thinh Construction Investment and Trading Company Limited	Mr. Le Van Tan is the representative of contributed capital at SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 114 million VND	
2	**Nguyễn Thị Nga**	**Permanent Vice Chairman of the BOD**			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 52,266 million VND and 540,500 USD - Leasing premises: Saigon Branch	
2.1	Lê Hữu Báu	Husband			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 19,825 million VND and 200,000 USD - Leasing premises: Saigon Branch, Ba Trieu Transaction Office, 23 - 25 Ham Nghi	
2.2	Lê Tuấn Anh	Son			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 159 million VND	
2.3	Ta Thi Hồng Yến	Daughter-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 13 million VND	
2.4	Lê Thu Thủy	Daughter			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 936 million VND	
2.5	Phu My Development and Investment Company Limited	Ms. Nguyen Thi Nga is a member of the Members' Council			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 622 million VND	
2.6	BRG Group - Joint Stock Company	Ms. Nguyen Thi Nga is Chairwoman of the BOD			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 23,675 million VND and 1,447 USD	
2.7	North Hanoi Smart City Development Investment Joint Stock Company	Ms. Nguyen Thi Nga is Vice Chairwoman of the BOD cum General Director			From 01/01/2026 - 30/06/2026	Resolution No. 1219/2024/Resolution BOD	- Credit transactions: 4,300,000 million VND - Non-credit transactions: 2,434,697 million VND	

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
2.8	Vietnam Aircraft Leasing Joint Stock Company	Ms. Nguyen Thi Nga is Chairwoman of the BOD			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 3,946,531 million VND and 169,134 USD	
2.9	Trading International va Services sieu thi Big C Thang Long Limited Liability Company	Ms. Nguyen Thi Nga was Chairwoman of the Members' Council			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 53,513 million VND	
2.10	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
2.11	Hoang Vien Quang Ba Company Limited	Subsidiary of BRG			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 313,107 million VND and 899,161 USD - Car parking service	
2.12	Hanoi Real Estate Trading and Services Joint Stock Company	Subsidiary of BRG			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 45,294 million VND - Leasing premises: SeABank Dong Da, Thanh Cong Transaction Office	
3	**Lê Thu Thủy**	**Vice Chairman of the BOD**			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 936 million VND	
3.1	Lê Hữu Báu	Biological father			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 19,825 million VND and 200,000 USD - Leasing premises: Saigon Branch, Ba Trieu Transaction Office, 23 - 25 Ham Nghi	
3.2	Nguyễn Thị Nga	Biological mother			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 52,266 million VND and 540,500 USD - Leasing premises: Saigon Branch	
3.3	Lê Tuấn Anh	Brother			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 159 million VND	
3.4	Tạ Thị Hồng Yến	Sister-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 13 million VND	
3.5	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
3.6	North Hanoi Smart City Development Investment Joint Stock Company	Ms. Nguyen Thi Nga (biological mother) is Vice Chairwoman of the BOD cum General Director			From 01/01/2026 - 30/06/2026	Resolution No. 1219/2024/Resolution BOD	- Credit transactions: 4,300,000 million VND - Non-credit transactions: 2,434,697 million VND	
3.7	BRG Group - Joint Stock Company	Ms. Nguyen Thi Nga (biological mother) is Chairwoman of the BOD			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 23,675 million VND and 1,447 USD	

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
3.8	Phu My Development and Investment Company Limited	Ms. Nguyen Thi Nga (biological mother) is a member of the Members' Council			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 622 million VND	
3.9	Vietnam Aircraft Leasing Joint Stock Company	Ms. Nguyen Thi Nga (biological mother) is Chairwoman of the BOD			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 3,946,531 million VND and 169,134 USD	
3.10	Trading International va Services sieu thi Big C Thang Long Limited Liability Company	Ms. Nguyen Thi Nga (biological mother) was Chairwoman of the Members' Council			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 53,513 million VND	
4	**Khúc Thị Quỳnh Lâm**	**Vice Chairman of the BOD**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 19,558 million VND	
4.1	Nguyễn Duy Hùng	Husband			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 20 million VND	
4.2	Nguyễn Thị Mai	Mother			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 16 million VND	
4.3	Trần Thị Linh	Sister-in-law			From 01/01/2026 - 30/06/2026		- Credit transactions: 65 million VND Credit card - Non-credit transactions: 162 million VND	
4.4	Nguyễn Tường Huy	Son			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 215 million VND	
4.5	Transport and Chartering JSC (VIETFRACHT)	Ms. Khuc Thi Quynh Lam was Chairwoman of the BOD			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 23,554 million VND and 142,252 USD	
4.6	Thang Long GTC Joint Stock Company	Ms. Khuc Thi Quynh Lam was Chairwoman of the BOD			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 1,016,768 million VND and 173 USD and 315 EUR	
4.7	Nghe An Agricultural and Aquatic Products Joint Stock Company	Ms. Khuc Thi Quynh Lam is Chairwoman of the BOD			From 01/01/2026 - 30/06/2026	Resolution No. 1152/2024/Resolution-BOD	- Credit transactions: 65,000 million VND - Non-credit transactions: 1,185 million VND and 50 USD	
4.8	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
4.9	Vietfracht Hung Yen Logistics JSC	Subsidiary of Vietfracht			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 13,473 million VND	
4.10	Vietfracht Hai Phong Company Limited	Subsidiary of Vietfracht			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 15,933 million VND	
4.11	Vietfracht Hanoi Company Limited	Subsidiary of Vietfracht			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 120,897 million VND	

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
4.12	Vietfracht Ho Chi Minh City Company Limited	Subsidiary of Vietfracht			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 5,899 million VND and 3,102 USD - Leasing premises	
4.13	Van Loc Investment Finance and Trading Company Limited	Ms. Khuc Thi Quynh Lam is the representative of contributed capital at SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 405 million VND	
5	**Mathew Nevil WELCH**	**Member of the BOD**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 286 million VND	
5.1	Management Investment Nguyen Khang Limited Liability Company	Mr. Mathew Nevil WELCH represents 1,200,000 shares at SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 115 million VND	
5.2	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
6	**Fergus Macdonald Clark**	**Independent Member of the BOD**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 260 million VND and 5 USD	
6.1	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
6.2	Hotel and Tourism Song Nhue Joint Stock Company	Mr. Fergus Macdonald Clark represents 1,200,000 shares at SeABank			From 01/01/2026 - 30/06/2026	Resolution No. 356/2026/Resolution BOD approving the extension of the lease of SeABank Ha Dong's current office	- Non-credit transactions: 866 million VND - Leasing premises.	
6.3	Development va Investment Thanh Dat Limited Liability Company	The declarant represents 1,000,000 shares at SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 315 million VND	
7	**Matthew Sander Hosford**	**Independent Member of the BOD**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 440 million VND	
7.1	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
8	**Trần Thị Thanh Thủy**	**Member of the BOD**			From 01/01/2026 - 30/06/2026		- Credit transactions: 32 million VND - Credit card - Non-credit transactions: 20,946 million VND and 400,000 USD	
8.1	Trần Thái Đăng	Brother			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 8 million VND	

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
8.2	Trần Thị Thu Hương	Sister			From 01/01/2026 - 30/06/2026		- Credit transactions: 4,230 million VND - Non-credit transactions: 12 million VND	Outstanding balance arose before July 1, 2024
8.3	Nguyễn Văn Hồng	Brother-in-law			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 66 million VND	
8.4	Võ Thái Dương	Child			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 215 million VND	
8.5	Võ Trần Thái Trung	Child			From 01/01/2026 - 30/06/2026		- Credit transactions: 11 million VND - Credit card	
8.6	Đặng Phương Linh	Daughter-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 975 million VND	
8.7	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
9	**Nguyễn Ngọc Quỳnh**	**Head of the Supervisory Board**			From 01/01/2026 - 30/06/2026		- Credit transactions: 153 million VND - Credit card - Non-credit transactions: 336 million VND	
9.1	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
10	**Nguyễn Văn Liệu**	**Member of the Supervisory Board**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 41 million VND and 3,000 USD	
10.1	Development Trading Tam Viet Limited Liability Company	The declarant represents 100% contributed capital at SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 154 million VND	
10.20	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
11	**Nguyễn Thành Luân**	**Member of the Supervisory Board**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 11 million VND	
11.1	Nguyễn Quỳnh Diệp	Wife			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 1,439 million VND	
11.2	Trần Thu Hòa	Mother-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 3,167 million VND	
11.3	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
12	**Vũ Thu Thủy**	**Member of the Supervisory Board**			From 01/01/2026 - 30/06/2026		- Credit transactions: 34 million VND - Credit card - Non-credit transactions: 1,309 million VND	
12.1	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
12.2	Trading Investment va Import-Export An Phu Limited Liability Company	Ms. Vu Thu Thuy is the representative of contributed capital at SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 28,662 million VND	
13	**Lương Duy Đông**	**Member of the Supervisory Board**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 84 million VND	
13.1	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
14	**Lê Quốc Long**	**General Director**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 44 million VND	
14.1	Hoàng Thị Kiều Yến	Wife			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 134 million VND	
14.2	Lê Xuân Nam Anh	Son			From 01/01/2026 - 30/06/2026		- Credit transactions: 5 million VND - Credit card. - Non-credit transactions: 11 million VND	
14.3	Lê Xuân Quốc Anh	Son			From 01/01/2026 - 30/06/2026		- Credit transactions: 4 million VND - Credit card - Non-credit transactions: 11 million VND	
14.4	SeABank Asset Management Company Limited (SeABank AMC)	Subsidiary of SeABank			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
15	**Vũ Đình Khoán**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 8,159 million VND	
15.1	Vũ Trịnh Mỹ Linh	Daughter			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 11,655 million VND	
16	**Nguyễn Thị Thu Hương**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Credit transactions: Credit card - Non-credit transactions: 782 million VND	
16.1	Lương Thị Tính	Mother			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 2,977 million VND	
16.2	Nguyễn Xuân Nam	Husband			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 780 million VND	
16.3	Nguyễn Thị Hồng Thơm	Younger sister			From 01/01/2026 - 30/06/2026		- Credit transactions: 1,200 million VND - Non-credit transactions: 1,676 million VND	**Outstanding balance arose before July 1, 2024**
17	**Hoàng Mạnh Phú**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 239 million VND	
17.1	Đinh Thị Hạnh	Wife			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 12,313 million VND	
17.2	Hoàng Nam Anh	Child			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 20 million VND	
17.3	Nguyễn Mộng Hùng	Brother-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 259 million VND	
17.4	Management no va Asset Exploitation SeABank One Member Limited Liability Company	Mr. Hoang Manh Phu is Chairman of SeABank's subsidiary			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND	
18	**Nguyễn Tuấn Cường**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Credit transactions: 58 million VND - Credit card - Non-credit transactions: 3,092 million VND	

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
18.1	Nguyễn Hoàng Vân	Wife			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 617 million VND	
18.2	Nguyễn Văn Khanh	Child			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 52 million VND	
18.3	Ngô Mộng Hoàn	Mother-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 2,009 million VND	
19	**Đặng Thu Trang**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Credit transactions: 17 million VND - Credit card - Non-credit transactions: 703 million VND	
20	**Nguyễn Hồng Quang**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 120 million VND	
20.1	Nguyễn Bảo Ngọc	Wife			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 0.30 million VND	
20.2	Nguyễn Hồ Điện	Biological father			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 637 million VND	
20.3	Tạ Thị Thuận	Biological mother			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 602 million VND	
20.4	Nguyễn Trung Hà	Father-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 1,762 million VND	
20.5	Thành Kim Dung	Mother-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 2,513 million VND	
21	**Nguyễn Tuấn Anh**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Credit transactions: 454 million VND - Credit card - Non-credit transactions: 0.02 million VND	
21.1	Nguyễn Minh Hiền	Wife			From 01/01/2026 - 30/06/2026		- Credit transactions: 8 million VND - Credit card - Non-credit transactions: 7,379 million VND	
22	**Bùi Quốc Hiệu**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 316 million VND	
22.1	Lê Lan Hương	Wife			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 5,551 million VND	
22.2	Đoàn Thị Hồng Dương	Sister-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 6,138 million VND	
22.3	Lê Thị Phương Mai	Sister-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 29 million VND	
23	**Vo Long Nhi**	**Deputy General Director**			From 01/01/2026 - 30/06/2026		- Credit transactions: 99 million VND - Credit card - Non-credit transactions: 45 million VND	
24	**Nguyễn Thị Hoài Phương**	**Chief Accountant**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 1,060 million VND	
25	**Vũ Quốc Tuấn**	**Person in charge of corporate governance**			From 01/01/2026 - 30/06/2026		- Credit transactions: 6,069 million VND - Non-credit transactions: 195 million VND	
25.1	Bùi Thị Thu Huyền	Wife			From 01/01/2026 - 30/06/2026		- Credit transactions: 240 million VND	
25.2	Đinh Thị Chiên	Mother-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 1,023 million VND	
26	**Đào Minh Nguyệt**	**Person in charge of corporate governance**			From 01/01/2026 - 30/06/2026		- Credit transactions: 8,391 million VND - Non-credit transactions: 705 million VND	
26.1	Trịnh Thị Minh Tân	Biological mother			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 420 million VND	
26.2	Đào Xuân Tùng	Husband			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 800 million VND	
27	**Hoàng Tuyết Mai**	**Person in charge of corporate governance**			From 01/01/2026 - 30/06/2026		- Credit transactions: 7,562 million VND - Non-credit transactions: 72 million VND	
27.1	Hoàng Ngọc Bích	Younger sibling			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 60 million VND	
27.2	Hoàng Quốc Anh	Younger sibling			From 01/01/2026 - 30/06/2026		- Credit transactions: 1,300 million VND - Non-credit transactions: 44 million VND	

No	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Time of transactions with SeABank	Resolution/Decision No. approved by General Meeting of Shareholders/BOD (*)	Content, quantity, total value of transactions (million VND) (**)	Notes
27.3	Vũ Ngọc Kim Ngân	Sister-in-law			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 22 million VND	
28	**SeABank Asset Management Company Limited (SeABank AMC)**	**Subsidiary of SeABank**			From 01/01/2026 - 30/06/2026		- Non-credit transactions: 744,645 million VND - SeABank AMC leases offices and ATM locations to SeABank. - SeABank assigns AMC to exploit property rights arising from lease contracts. - SeABank advances funds to AMC for asset handling	

(*) *In addition to the BOD resolutions mentioned above, other contracts/transactions listed in this Appendix between SeABank and related parties regarding deposit-taking, credit granting via credit cards, etc. are conducted on the basis of BOD Resolution No. 1918/2020/NQ-HDQT dated December 8, 2020, Resolution No. 721/2023/NQ-HDQT and other relevant resolutions/decisions.*

(**) *Transaction value and transaction quantity are determined as at June 30, 2026*

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

(****) *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, and collection/payment services.*

APPENDIX 04

Transactions between internal persons, their related persons, and the Company's subsidiaries or entities controlled by the Company

No.	Name of organization/ individual	Relationship with SeABank	ID No., date of issue, place of issue	Address	Content, number, and total value of transactions	Notes
1	None					

APPENDIX 05

The list of internal persons and affiliated persons of internal persons as at June 30, 2026

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
1	Lê Văn Tần		Chairman of the Board of Directors (BOD)					13,951,053	0.407%	
	Lê Văn Nghi									
	Lê Tiến Hạt									
	Lê Văn Lễ									
	Nguyễn Thị Điểm									
	Lê Thị Ngoan									
	Nguyễn Văn Nguyên									
	Lê Văn Tiến									
	Trần Thị Thêm									
	Lê Văn Tấn									
	Hoàng Thị Mai									
	Lê Văn Tân									
	Trần Thị Bảy									
	Lê Thị Thêm									
	Nguyễn Minh Tiến									
	Lê Thị Miền									
	Lê Kiều Anh									
	Lê Bảo Minh									
	Trần Trung									
	SeABank Asset Management Company Limited (SeABank AMC)									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Duc Thinh Construction Investment and Trading Company Limited							34,083,936	0.994%	
2	**Nguyễn Thị Nga**		**Permanent Vice Chairman of the BOD**					**144,725,028**	**4.221%**	
	Lê Hữu Báu							66,001,619	1.925%	
	Phan Văn Hòa									
	Nguyễn Châu Huấn									
	Nguyễn Ngọc Đăng									
	Đỗ Thị Nhâm									
	Nguyễn Văn Lộc									
	Hoàng Thị Mùi									
	Lê Tuấn Anh							38,224,552	1.115%	
	Tạ Thị Hồng Yến									
	Lê Thu Thủy							79,116,754	2.307%	
	Phu My Development and Investment Company Limited							170,149,192	4.962%	
	BRG Group - Joint Stock Company									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	North Hanoi Smart City Development Investment Joint Stock Company									
	Vietnam Aircraft Leasing Joint Stock Company									
	Trading International va Services Supermarket Big C Thang Long Limited Liability Company									No longer considered a related party following Madame Nguyen Thi Nga's resignation as Chairwoman of the Members' Council
	SeABank Asset Management Company Limited (SeABank AMC)									
	Hoang Vien Quang Ba Company Limited									
	Hanoi Real Estate Trading and Services Joint Stock Company									
3	**Lê Thu Thủy**		**Vice Chairman of the BOD**					**79,116,754**	**2.307%**	
	AMELIA Lê Nguyễn HERMAN									
	ANTHONY Lê Nguyễn HERMAN									
	Lê Hữu Báu							66,001,619	1.925%	
	Nguyễn Thị Nga							144,725,028	4.221%	
	Lê Tuấn Anh							38,224,552	1.115%	

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Tạ Thị Hồng Yến									
	SeABank Asset Management Company Limited (SeABank AMC)									
	North Hanoi Smart City Development Investment Joint Stock Company									
	BRG Group - Joint Stock Company									
	Phu My Development and Investment Company Limited							170,149,192	4.962%	
	Vietnam Aircraft Leasing Joint Stock Company									Ms. Nguyen Thi Nga (biological mother) is Chairwoman of the BOD

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Trading International va Services Supermarket Big C Thang Long Limited Liability Company									No longer considered a related party following the resignation of Madame Nguyen Thi Nga (mother) from the position of Chairwoman of the Members' Council
4	**Khúc Thị Quỳnh Lâm**		**Vice Chairman of the BOD**					**13,761,726**	**0.401%**	
	Nguyễn Duy Hùng									
	Khúc Như Đồng									The related person has not provided ID card information
	Nguyễn Thị Mai									The related person has not provided ID card information
	Khúc Anh Sơn									The related person has not provided ID card information
	Trần Thị Thái Lệ									The related person has not provided ID card information
	Khúc Như Giang									The related person has not provided ID card information
	Trần Thị Linh									The related person has not provided ID card information

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Nguyễn Tường Huy							214,148	0.006%	
	Nguyễn Duy Việt									
	Transport and Chartering JSC (VIETFRACHT)									No longer Chairwoman of the BOD
	Thang Long GTC Joint Stock Company									No longer Chairwoman of the BOD
	Nghe An Agricultural and Aquatic Products Joint Stock Company									
	SeABank Asset Management Company Limited (SeABank AMC)									
	Vietfracht Hung Yen Logistics JSC									Vietfracht is no longer an affiliated person of SeABank
	Vietfracht Hai Phong Company Limited									Vietfracht is no longer an affiliated person of SeABank
	Vietfracht Hanoi Company Limited									Vietfracht is no longer an affiliated person of SeABank

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Vietfracht Ho Chi Minh City Company Limited									Vietfracht is no longer an affiliated person of SeABank
	Van Loc Investment Finance and Trading Company Limited							97,350,592	2.839%	
5	**Mathew Nevil WELCH**		**Member of the BOD**					**120,520**	**0.004%**	
	Patricia Bjaaland Welch									
	Barry Neville Welch									
	Yvonne Welch									
	Daniel James Welch									
	Patrick Welch									
	Carrie Golus									
	Zoe Welch									
	Asia Dorset Management Pte Ltd – Director									

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No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Công ty TNHH Quản lý đầu tư Nguyên Khang							1,642,862	0.048%	
	SeABank Asset Management Company Limited (SeABank AMC)									
6	**Fergus Macdonald Clark**		**Independent Member of the BOD**					**120,520**	**0.004%**	
	Gordon Macdonald Clark									
	James Macdonald Clark									
	Rebecca Clark									
	Lewisham Plus Credit Union									
	Kingfisher Advisory Limited									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Financial Markets - GBRW Limited									
	SeABank Asset Management Company Limited (SeABank AMC)									
	Song Nhue Hotel and Tourism Joint Stock Company							134,546,638	3.924%	
	Development and Investment Thanh Dat Limited Liability Company							1,205,202	0.035%	According to the official letter from Thanh Dat Company appointing a representative
7	**Matthew Sander Hosford**		**Independent Member of the BOD**							
	HOSFORD Stacilee Ford									
	HOSFORD Tyler Matthew									
	HOSFORD Ian Daniel									
	HOSFORD Megan Anne									
	Hamill Donna Cha									
	HOSFORD Gregory Sander									
	HOSFORD Marsha B									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	JaneAnn									
	HAUGSOEN Rune									
	HOSFORD Christopher Brand									
	HOSFORD Patti									
	HOSFORD Mary Carol									
	SeABank Asset Management Company Limited (SeABank AMC)									
8	**Trần Thị Thanh Thủy**		**Member of the BOD**					**321,308**	**0.009%**	
	Võ Anh Thái									
	Trương Thị Hợp									
	Võ Thế An									
	Phạm Thị Hoàn									
	Trần Thái Đăng									
	Tạ Thúy Hằng									
	Trần Việt Ký									
	Lê Lệ Thủy									
	Trần Thị Thu Hương									
	Nguyễn Văn Hồng									
	Võ Thái Dương									
	Võ Trần Thái Trung									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	TDG Global Investment Joint Stock Company									
	Đặng Phương Linh									
	Nguyễn Mẫn Thủy Tiên									
	SeABank Asset Management Company Limited (SeABank AMC)									
	Giao nhan Logistics Hai Duong (HDL) Joint Stock Company									Additional information provided by the related party
	CIMB bank Việt Nam									Additional information provided by the related party
	Investment Development Sunrise Joint Stock Company									Additional information provided by the related party
9	**Nguyễn Ngọc Quỳnh**		**Head of the Supervisory Board**					**1,493,231**	**0.044%**	
	Nguyễn Thị Tích									
	Nguyễn Thị Huy Thu									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Nguyễn Quỳnh Lâm									
	Nguyễn Thị Tuyết Nhung									
	Phan Hải Uyên Chi									
	Nguyễn Ngọc Huyền									
	Nguyễn Huy Hùng									
	Lê Thị Phán									
	Hoàng Mạnh Tường									
	SeABank Asset Management Company Limited (SeABank AMC)									
	Investment T&D International Limited Liability Company									Additional information provided by the related party
	Investment va TM NH Limited Liability Company									Additional information provided by the related party
	Investment Services va Trading Hung Vinh Limited Liability Company									Additional information provided by the related party
	Financial TTN Limited Liability Company									Additional information provided by the related party
	Investment Financial Thien Loc Limited Liability Company									Additional information provided by the related party

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Kinh doanh TM Linh Nhi Limited Liability Company									Additional information provided by the related party
	Investment Trading Khai Vinh Limited Liability Company									Additional information provided by the related party
	Kaolin Viet Limited Liability Company									Additional information provided by the related party
10	**Nguyễn Văn Liệu**		**Member of the Supervisory Board**							
	Ngô Thị Thanh Thảo									
	Nguyễn Thị Du									
	Ngô Văn Thạo									
	Nguyễn Thị Là									
	Nguyễn Phương Mai									
	Nguyễn Phương Linh									
	Nguyễn Minh Ánh									
	Nguyễn Văn Tiêu									
	Nguyễn Thị Độ									
	Nguyễn Thị Liên									
	Bùi Đức Quế									
	Phan Văn Tuy									
	Tạ Thị Miền									
	Nguyễn Thị Duyên									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Hoàng Thị Loan									
	Development Trading Tam Viet Limited Liability Company							602,601	0.018%	
	SeABank Asset Management Company Limited (SeABank AMC)									
11	**Nguyễn Thành Luân**		**Member of the Supervisory Board**					**234,751**	**0.007%**	
	Nguyễn Quỳnh Diệp									
	Nguyễn Minh An									
	Nguyễn Minh Quân									
	Nguyễn Ngọc Canh									
	Giang Minh Nga									
	Nguyễn Thanh Phong									
	Trần Thu Hòa									
	Nguyễn Thành Trung									
	Đào Thị Lan Hương									
	SeABank Asset Management Company Limited (SeABank AMC)									
12	**Vũ Thu Thủy**		**Member of the Supervisory Board**					**24,104**	**0.001%**	
	Nguyễn Ngọc Thịnh									
	Nguyễn Ngọc Quang									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Nguyễn Ngọc Linh									
	Hoàng Thị Ngọc									
	Nguyễn Ngọc Thạnh									
	Vũ Thị Hồng Lý									
	Vũ Thị Thanh Tâm									
	Nguyễn Quang Tứ									
	Vũ Thị Mão									
	Vũ Quốc Hoàn									
	Vũ Hoàng Anh									
	Nguyễn Tuấn Sơn									
	SeABank Asset Management Company Limited (SeABank AMC)									
	An Phu Investment Trading and Import Export Company Limited							118,240,501	3.448%	
13	**Lương Duy Đông**		**Member of the Supervisory Board**					**51,369**	**0.001%**	
	Nguyễn Thị Huynh									
	Lương Bích Ngọc									
	Lương Tuấn Tú									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Nguyễn Ngọc Riển									
	Nguyễn Thị Dũng									
	SeABank Asset Management Company Limited (SeABank AMC)									
14	**Lê Quốc Long**		**General Director**					**5,962,899**	**0.174%**	
	Lê Xuân Bản									
	Nguyễn Thị Hằng									
	Hoàng Thị Kiều Yến									
	Lê Hoàng Anh									
	Lê Xuân Nam Anh									
	Lê Xuân Quốc Anh									
	Lê Anh Tuấn									
	Châu Thị Mỹ Liễu									
	Lê Khánh Toàn									
	Hoàng Phụng Cầm									
	SeABank Asset Management Company Limited (SeABank AMC)									
15	**Vũ Đình Khoán**		**Deputy General Director**					**459,838**	**0.013%**	
	Trịnh Thị Thu Hà									
	Vũ Trịnh Mỹ Linh									
	Vũ Trịnh Hồng Đức									
	Vũ Thị Khuyên									
	Vũ Thị Khoan									
	Hoàng Hải Phong									
	Trịnh Bá Tứu									
	Phạm Thị Hồng Điệp									
	Nguyễn Trọng Hùng									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Digital Innovation Limited Liability Company									
	Lac Viet Online Joint Stock Company									
16	**Nguyễn Thị Thu Hương**		**Deputy General Director**					**492,707**	**0.014%**	
	Nguyễn Văn Thịnh									
	Lương Thị Tính									
	Nguyễn Xuân Nam									
	Nguyễn Xuân Phong									
	Nguyễn Xuân Việt An									
	Nguyễn Thị Hồng Thơm									
	Nguyễn Thị Thanh Tâm									
	Phạm Hồng Duyên									
	Nguyễn Huy Tưởng									
17	**Hoàng Mạnh Phú**		**Deputy General Director**					**976,383**	**0.028%**	
	Đinh Thị Hạnh									
	Hoàng Nam Anh									
	Hoàng Thị Hà Vi									
	Đinh Ngọc Canh									
	Lưu Thị Thanh									
	Hoàng Thị Kim Ninh									
	Hoàng Thị Bích Nga									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Nguyễn Văn Nghĩa									
	Nguyễn Mộng Hùng									
	Debt Management va Asset Exploitation SeABank One Member Limited Liability Company									
	SeABank Head Office Trade Union							1,376,123	0.040%	
18	**Nguyễn Tuấn Cường**		**Deputy General Director**					**108,468**	**0.003%**	
	Nguyễn Hoàng Vân									
	Nguyễn Văn Khanh									
	Nguyễn Kim Thanh									
	Nguyễn Ngọc Bảo									
	Nguyễn Hoàng									
	Ngô Mộng Hoàn									
19	**Đặng Thu Trang**		**Deputy General Director**					**80,976**	**0.002%**	
	Đặng Vũ Giản									
	Nguyễn Bích Hải									
	Vũ Trang Linh									
	Vũ Khánh Chi									
	Đặng Vũ Tuấn									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
20	**Nguyễn Hồng Quang**		**Deputy General Director**					**301,682**	**0.009%**	
	Nguyễn Bảo Ngọc									
	Nguyễn Bảo Minh									
	Nguyễn Hoàng Tùng									
	Nguyễn Hồ Điện									
	Tạ Thị Thuận									
	Nguyễn Trung Hà									
	Thành Kim Dung									
	Nguyễn Thị Khánh Dương									
	Đinh Hồng Hà									
21	**Nguyễn Tuấn Anh**		**Deputy General Director**					**331,430**	**0.010%**	
	Nguyễn Minh Hiền									
	Nguyễn Hồng Minh									
	Nguyễn Tuấn Huy									
	Nguyễn Bá Cọt									
	Hoàng Thị Sửu									
	Đỗ Thị Quyết Tâm									
	Nguyễn Huy Hùng									
	Nguyễn Thị Hoa									
22	**Bùi Quốc Hiệu**		**Deputy General Director**					**96,449**	**0.003%**	

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Bùi Ngọc Thông									
	Giang Thị Bảy									
	Lê Lan Hương									
	Đỗ Lê Minh Hoàng									
	Bùi Hữu Quang									
	Bùi Hữu Nhân									
	Bùi Quang Minh									
	Trần Giáng Khanh									
	Bùi Văn Tuyển									
	Đoàn Thị Hồng Dương									
	Bùi Thị Kim Quy									
	Hoàng Văn Hải									
	Bùi Trọng Hiền									
	Lê Thị Phương Mai									
23	**Vo Long Nhi**		**Deputy General Director**					**1,141,276**	**0.033%**	**Newly Appointed**
	Đỗ Thị Thu Hiền									
	Vo Van Dan									
	Ton Nu Kim Thuy									
	Nguyễn Thị Công Đức									
	Võ Nhị Nam Trân Jesika									
	Võ Nhị Ngọc Trân Alysa									
	Brian Vo									
	Lisa To									
24	**Nguyễn Thị Hoài Phương**		**Chief Accountant**					**183,283**	**0.005%**	
	Nguyễn Văn Toái									
	Phạm Thị An									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Nguyễn Đức Dũng									
	Đào Phương Hoa									
	Đinh Văn Khang									
	Đinh Trung Hải									
	Đinh Hoàng Thắng									
	Đinh Văn Thậm									
	Phạm Thị Lối									
25	**Vũ Quốc Tuấn**		**Person in charge of corporate governance**					**67,660**	**0.002%**	
	Bùi Thị Thu Huyền									
	Vũ Phương Anh									
	Vũ Vân Anh									
	Lê Thị Đảng									
	Vũ Thanh Thủy									
	Vũ Thanh Bình									
	Đinh Thị Chiên									
	Nguyễn Thanh Cường									
	Lê Gia Nam									
	Lê Đức Quyền									
26	**Đào Minh Nguyệt**		**Person in charge of corporate governance**					**157,163**	**0.005%**	
	Đào Đức Long									
	Trịnh Thị Minh Tân									
	Đào Xuân Triệu									
	Phạm Thị Măng									
	Đào Thị Minh Yến									

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any)	ID No. (ID Card/Passport/ Business Registration)	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
	Đào Xuân Tùng									
	Đào Xuân Nhật Nam									
	Đào Minh Thảo Tiên									
27	**Hoàng Tuyết Mai**		**Person in charge of corporate governance**					**48,382**	**0.001%**	
	Ngô Thế Thắng									
	Hoàng Văn Hòa									
	Nguyễn Thị Nguyên									
	Nguyễn Thị Doanh									
	Ngô Thảo Trang									
	Ngô Vân Trang									
	Ngô Diệu Trang									
	Hoàng Ngọc Bích									
	Hoàng Quốc Anh									
	Nguyễn Viết Văn Linh									
	Vũ Ngọc Kim Ngân									
28	**SeABank Asset Management Company Limited (SeABank AMC)**									
29	**Petroleum Saigon Joint Stock Company**									**Merged into Petrovietnam Oil Tay Ninh Joint Stock Company**
30	**Petroleum Vung Tau Joint Stock Company**									
31	**SeABank Head Office Trade Union**							**1,376,123**	**0.040%**	

APPENDIX 06

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 (31/12/2025) (*)		Number of shares owned at the end of the period (30/06/2026)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
1	Lê Văn Tần	Chairman of the BOD	11,575,697	0.407%	13,951,053	0.407%	- Receiving share dividends
2	Nguyễn Thị Nga	Permanent Vice Chairperson of the BOD	120,083,628	4.221%	144,725,028	4.221%	- Receiving share dividends
3	Lê Thu Thủy	Vice Chairperson of the BOD	65,646,053	2.307%	79,116,754	2.307%	- Receiving share dividends
4	Khúc Thị Quỳnh Lâm	Vice Chairperson of the BOD	11,418,606	0.401%	13,761,726	0.401%	- Receiving share dividends
5	Mathew Nevil WELCH	Member of the BOD	100,000	0.004%	120,520	0.004%	- Receiving share dividends
6	Fergus Macdonald Clark	Independent member of the BOD	100,000	0.004%	120,520	0.004%	- Receiving share dividends
7	Trần Thị Thanh Thủy	Member of the BOD	266,601	0.009%	321,308	0.009%	- Receiving share dividends
8	Nguyễn Ngọc Quỳnh	Head of Supervisory Board	1,238,989	0.044%	1,493,231	0.044%	- Receiving share dividends
9	Nguyễn Thành Luân	Member of Supervisory Board	194,782	0.007%	234,751	0.007%	- Receiving share dividends
10	Vũ Thu Thủy	Member of Supervisory Board	20,000	0.001%	24,104	0.001%	- Receiving share dividends
11	Lương Duy Đông	Member of Supervisory Board	42,623	0.001%	51,369	0.001%	- Receiving share dividends
12	Lê Quốc Long	General Director	4,947,635	0.174%	5,962,899	0.174%	- Receiving share dividends
13	Vũ Đình Khoán	Deputy General Director	1,761,121	0.062%	459,838	0.013%	- Selling shares - Receiving share dividends
14	Nguyễn Thị Thu Hương	Deputy General Director	653,817	0.023%	492,707	0.014%	- Selling shares - Receiving share dividends
15	Hoàng Mạnh Phú	Deputy General Director	1,510,141	0.053%	976,383	0.028%	- Selling shares - Receiving share dividends
16	Nguyễn Tuấn Cường	Deputy General Director	370,000	0.013%	108,468	0.003%	- Selling shares - Receiving share dividends
17	Đặng Thu Trang	Deputy General Director	251,255	0.009%	80,976	0.002%	- Selling shares - Receiving share dividends
18	Nguyễn Hồng Quang	Deputy General Director	425,317	0.015%	301,682	0.009%	- Selling shares - Receiving share dividends
19	Nguyễn Tuấn Anh	Deputy General Director	275,000	0.010%	331,430	0.010%	- Receiving share dividends
20	Bùi Quốc Hiệu	Deputy General Director	140,028	0.005%	96,449	0.003%	- Selling shares - Receiving share dividends
21	Nguyễn Thị Hoài Phương	Chief Accountant	152,077	0.005%	183,283	0.005%	- Receiving share dividends

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period (31/12/2025) (*)		Number of shares owned at the end of the period (30/06/2026)		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	70,006	0.002%	67,660	0.002%	- Selling shares - Receiving share dividends
23	Đào Minh Nguyệt	Person in charge of corporate governance	130,404	0.005%	157,163	0.005%	- Receiving share dividends
24	Hoàng Tuyết Mai	Person in charge of corporate governance	40,145	0.001%	48,382	0.001%	- Receiving share dividends
25	SeABank Head Office Trade Union	SeABank's socio-political organization	844,709	0.030%	1,376,123	0.040%	- Receiving transfer of shares that are restricted from transferring from employees owning ESOP shares who have resigned - Receiving share dividends
26	Lê Hữu Báu	Husband of Mrs. Nguyễn Thị Nga - Permanent Vice Chairman of the BOD	50,615,266	1.779%	66,001,619	1.925%	- Buying shares - Receiving share dividends
27	Lê Tuấn Anh	Son of Mrs. Nguyễn Thị Nga - Permanent Vice Chairperson of the BOD	36,420,166	1.280%	38,224,552	1.115%	- Selling shares - Receiving share dividends
28	Nguyễn Tường Huy	Son of Mrs. Khúc Thị Quỳnh Lâm - Vice Chairperson of the BOD	177,687	0.006%	214,148	0.006%	- Receiving share dividends
29	DUCTHINH CONSTRUCTION INVESTMENT AND TRADING ONE MEMBER COMPANY LIMITED	Mr. Lê Văn Tần - Chairman of the BOD is the representative of the capital contribution at SeABank	28,280,684	0.994%	34,083,936	0.994%	- Receiving share dividends
30	Phu My Development and Investment Company Limited	Mrs. Nguyễn Thị Nga - Permanent Vice Chairperson of the BOD is a member of Council's Board and the representative of the capital contribution at SeABank	141,178,983	4.962%	170,149,192	4.962%	- Receiving share dividends
31	Van Loc Investment Finance and Trading Company Limited	Mrs. Khúc Thị Quỳnh Lâm - Vice Chairperson of the BOD is representative of the capital contribution at SeABank	80,775,333	2.839%	97,350,592	2.839%	- Receiving share dividends
32	Nguyen Khang Investment Management Company Limited	Mr. Mathew Nevil WELCH - member of the BOD is representative of the a portion of total capital contribution at SeABank	1,363,143	0.048%	1,642,862	0.048%	- Receiving share dividends

No.	Transaction executor	Relationship with internal persons	Number of shares owned at the beginning of the period (31/12/2025) (*)		Number of shares owned at the end of the period (30/06/2026)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
33	Song Nhue Hotel and Tourism Joint Stock Company	Mr. Fergus Macdonald Clark - Independent member of the BOD is representative of the a portion of total capital contribution at SeABank	111,638,247	3.924%	134,546,638	3.924%	- Receiving share dividends
34	THANH DAT INVESTMENT AND DEVELOPMENT COMPANY LIMITED	Mr. Fergus Macdonald Clark - Independent member of the BOD is representative of the capital contribution at SeABank	1,000,000	0.035%	1,205,202	0.035%	- Receiving share dividends
35	TAM VIET TRADING DEVELOPMENT COMPANY LIMITED	Mr. Nguyễn Văn Liệu - Member of Supervisory Board is representative of the capital contribution at SeABank	23,655,000	0.831%	602,601	0.018%	- Receiving share dividends
36	An Phu Investment Trading and Import Export Company Limited	Mrs. Vũ Thu Thủy - Member of Supervisory Board is representative of the capital contribution at SeABank	98,108,451	3.448%	118,240,501	3.448%	- Receiving share dividends

(*) *For newly appointed personnel during the year, the number of shares at the beginning of the period is calculated from the date of appointment; For new related parties arising during the year, the number of shares at the beginning of the period is calculated from the date they become related*