

*Hanoi, May 28, 2024*

No.: 398/2024/QD-HDQT

**DECISION***Re: Issuance of the Organizational and Operational Charter of  
Southeast Asia Commercial Joint Stock Bank***BOARD OF DIRECTORS  
OF SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions dated June 16, 2010; the Law Amending and Supplementing Certain Articles of the Law on Credit Institutions dated November 20, 2017 and their implementing guidelines;
- Pursuant to the Law on Enterprises dated June 17, 2020 and its implementing guidelines;
- Pursuant to the Law on Securities dated November 26, 2019 and its implementing guidelines;
- Pursuant to Decision No. 970/QD-NHNN dated May 21, 2024 of the State Bank of Vietnam on the amendment of the charter capital content in the Operating License of Southeast Asia Commercial Joint Stock Bank;
- Pursuant to the Resolution of the 2023 Annual General Meeting of Shareholders;
- Considering the actual situation,

**DECIDES:**

**Article 1.** Issue the Organizational and Operational Charter of Southeast Asia Commercial Joint Stock Bank.

Details as per the enclosed Charter.

**Article 2.** This Decision takes effect from the date of signing until superseded by another decision.

All BOD members, members of the General Management Board, and all relevant units and individuals are responsible for implementing this Decision.

**Recipients:**

- Board of Supervisors (for information);
- As per Article 2 (for implementation);
- BOD Office (for filing).

**ON BEHALF OF THE BOARD OF  
DIRECTORS  
CHAIRMAN***(signed)***LE VAN TAN**