

DRAFT

**RESOLUTION OF THE GENERAL MEETING OF SHAREHOLDERS
SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024;
- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated June 17, 2020;
- Pursuant to Circular No. 51/2024/TT-NHNN dated November 29, 2024 of the Governor of the State Bank of Vietnam providing regulations on independent audit for commercial banks, non-bank credit institutions, and microfinance institutions;
- Pursuant to the Charter of Southeast Asia Commercial Joint Stock Bank (hereinafter referred to as “SeABank”);
- Pursuant to the minutes of the vote counting of shareholders' written opinions dated ... August 2025;
- Based on the actual situation,

DECIDES:

- Article 1.** Ratifying the selection of PwC Vietnam Company Limited as the 2025 auditor of SeABank (hereinafter referred to as the "Independent Auditor") to perform the audit or other related services arising in 2025 according to Part I - Audit Scope in Proposal No. 58/2025/TTr-BKS dated 14 July 2025 of the SeABank Supervisory Board.
- Article 2.** Ratifying the continued selection of the Independent Auditing Unit that conducted the 2025 audit for SeABank to perform the audit and/or other related services arising in 2026 according to Part I - Audit Scope in Proposal No. 58/2025/TTr - BKS dated 14 July 2025 of the SeABank Supervisory Board.
- Article 3.** In case the Plan in Content 01 and Content 02 of this section cannot be implemented, the General Shareholders' Meeting (“GSM”) shall approve the selection of one of the following units to perform audits and/or other related services for the Bank in 2025 and 2026:
1. Ernst & Young Vietnam Co., Ltd.
 2. Deloitte Vietnam Co., Ltd.
 3. KPMG Co., Ltd.
 4. Another auditing company on the list of auditing companies approved by the State Bank or/and the State Securities Commission, or/and other State agencies.
- Article 4.** For other contents outside the Audit Scope that need to be audited or inspected by an Auditing Company according to the provisions of law or/and the requirements of competent State agencies, or/and the requirements from the Bank's partners, the GSM approves the selection of an Auditing Company from the list of auditing companies

accepted/approved by the State Bank or/and the State Securities Commission, or/and other State agencies to conduct audits and inspections of SeABank's activities.

Article 5. The Board of Directors shall decide/approve and direct the implementation of the signing of contracts/agreements and related documents with the Independent Auditor in Contents 01, 02, 03 and 04 of this section and to make information disclosure in accordance with the provisions of the Law.

Article 6. Ratifying the content of the Draft Resolution of the GSM. This Resolution takes effect from the date of approval. This Resolution replaces Resolution No. 07 and Resolution No. 08 approved by the 2025 Annual General Shareholders' Meeting on 25 April 2025.

The Board of Directors and relevant units and individuals shall be responsible for implementing this Resolution.

Recipients:

- Supervisory Board (for supervision);
- Board of Directors, Board of Management (for implementation);
- Communications & Marketing Department (for website publication);
- Filed at BODO.

**O/B/O. GENERAL SHAREHOLDERS'
MEETING
CHAIRMAN OF THE BOD**

LE VAN TAN