
No: 958/2025/BC- SeABank

Hanoi, July 30, 2025

**REPORT
ON CORPORATE GOVERNANCE
(FOR THE FIRST 06 MONTHS OF 2025)**

Respectfully to:

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

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

I. Activities of the 2025 General Meeting of Shareholders

Southeast Asia Commercial Joint Stock Bank (“SeABank”) held its 2025 Annual General Meeting of Shareholders (“AGM”) in April 2025. The details of the Resolutions approved by the AGM are as follows:

No.	Resolution/ Decision No.	Date	Content
On 25 April 2025, at the Conference Room – Ruby Tree Golf Club – BRG Ruby Tree Golf Resort, Ngoc Xuyen Ward, Do Son District, Hai Phong City, Vietnam, SeABank held its 2025 Annual General Meeting of Shareholders (“AGM” or “the Meeting”). The Meeting approved the following resolutions:			
1.	Resolution No. 1	25/04/2025	Ratify the report of the Board of Directors (“BOD”) on the performance results of the BOD, each member of the BOD in 2024, and the report of independent members of the BOD on the performance results of the BOD in 2024; operational plan of the BOD in 2025.
2.	Resolution No. 2	25/04/2025	Ratify the report of the Supervisory Board (“BOS”) on the Bank's business results and the performance of the BOD and Board of Management (“BOM”) in 2024; self-assessment report on the performance of the BOS and each member of the BOS in 2024; and the operation plan of the BOS in 2025.

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3.	Resolution No. 3	25/04/2025	Ratify the Bank's Business Activity Report in 2024 and Business Plan in 2025. The AGM ratified the assignment to the BOD and allowed the BOD to delegate authority (if the BOD finds it necessary) who is decided/approved adjusting, amending and supplementing SeABank's business plan and/or budget in 2025, in accordance with the Bank's actual situation.																																															
4.	Resolution No. 4	25/04/2025	Ratify the SeABank's 2024 separate and consolidated financial statements audited by KPMG Company Limited.																																															
5.	Resolution No. 5	25/04/2025	<p>Ratify the profit distribution plan for 2024 as follows: <i>Unit: million VND</i></p> <table border="1" data-bbox="721 674 1409 1957"> <thead> <tr> <th rowspan="2">No.</th> <th rowspan="2">Content</th> <th rowspan="2">Consolidated data</th> <th colspan="2">SeABank</th> </tr> <tr> <th>Amount</th> <th>Proportion to PAT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Total profit before tax in 2024</td> <td>6,039,399</td> <td>5,909,471</td> <td></td> </tr> <tr> <td>2</td> <td>Corporate income tax 2024</td> <td>1,223,373</td> <td>1,181,961</td> <td></td> </tr> <tr> <td>3</td> <td>Profit after tax used for fund appropriation in 2024</td> <td>4,816,026</td> <td>4,727,510</td> <td></td> </tr> <tr> <td>4</td> <td>Provision for additional charter capital reserve fund</td> <td>475,466</td> <td>472,751</td> <td>10,00%</td> </tr> <tr> <td>5</td> <td>Provision for financial reserve fund</td> <td>475,466</td> <td>472,751</td> <td>10,00%</td> </tr> <tr> <td>6</td> <td>Use profits to offset non-deductible expenses</td> <td>4,800</td> <td>4,800</td> <td>0,10%</td> </tr> <tr> <td>7</td> <td>Appropriation to reward fund</td> <td>215,000</td> <td>215,000</td> <td>4,55%</td> </tr> <tr> <td>8</td> <td>Appropriation to welfare fund</td> <td>20,000</td> <td>20,000</td> <td>0,42%</td> </tr> </tbody> </table>	No.	Content	Consolidated data	SeABank		Amount	Proportion to PAT	1	Total profit before tax in 2024	6,039,399	5,909,471		2	Corporate income tax 2024	1,223,373	1,181,961		3	Profit after tax used for fund appropriation in 2024	4,816,026	4,727,510		4	Provision for additional charter capital reserve fund	475,466	472,751	10,00%	5	Provision for financial reserve fund	475,466	472,751	10,00%	6	Use profits to offset non-deductible expenses	4,800	4,800	0,10%	7	Appropriation to reward fund	215,000	215,000	4,55%	8	Appropriation to welfare fund	20,000	20,000	0,42%
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			9	Profit remaining after paying taxes and appropriating funds in 2024	3,625,294	3,542,208												
			10	Remaining accumulated undistributed profits after appropriating funds in 2024	3,743,617													
			The remaining accumulated undistributed profits in 2024 after deducting reserve fund will be retained and undistributed as dividends for 2025. This strategy aims to strengthen the Bank's financial capacity and supplement its business capital.															
6.	Resolution No. 6	25/04/2025	<p>6.1. Ratify the Report on remuneration and operating expenses of the BOD and BOS, salary, remuneration, and other bonuses of the BOM and other managers in 2024.</p> <p>6.2. Ratify the plan for remuneration, bonuses and operating expenses of the BOD and BOS in 2025 as follows:</p>															
			<table border="1"> <thead> <tr> <th data-bbox="742 1220 824 1310">No.</th> <th data-bbox="824 1220 1109 1310">Content</th> <th data-bbox="1109 1220 1388 1310">Total budget for 2025 (in VND)</th> </tr> </thead> <tbody> <tr> <td data-bbox="742 1310 824 1486">1</td> <td data-bbox="824 1310 1109 1486">Remuneration, bonuses and operating expenses of the BOD</td> <td data-bbox="1109 1310 1388 1486">80 billion</td> </tr> <tr> <td data-bbox="742 1486 824 1663">2</td> <td data-bbox="824 1486 1109 1663">Remuneration, bonuses and operating expenses of the BOS</td> <td data-bbox="1109 1486 1388 1663">40 billion</td> </tr> <tr> <td colspan="2" data-bbox="742 1663 1109 1711">Total</td> <td data-bbox="1109 1663 1388 1711">120 billion</td> </tr> </tbody> </table>				No.	Content	Total budget for 2025 (in VND)	1	Remuneration, bonuses and operating expenses of the BOD	80 billion	2	Remuneration, bonuses and operating expenses of the BOS	40 billion	Total		120 billion
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1	Remuneration, bonuses and operating expenses of the BOD	80 billion																
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			The BOD shall continue reviewing the regulations on remuneration, expenses, bonuses, and other benefits applicable to members of BOD, BOS. In addition, the BOD shall decide on the amendment, supplementation, or replacement of such regulations to ensure alignment with the budget plan approved by the General Meeting of															

No.	Resolution/ Decision No.	Date	Content
			Shareholders, other internal regulations of SeABank, applicable laws and actual circumstances.
7.	Resolution No. 7	25/04/2025	Ratify the selection of Deloitte Vietnam Co., Ltd. as SeABank's independent auditor in 2025 (hereinafter referred to as the "Independent Auditor") to perform audits and/or other related services within the scope of auditing as required by the BOS and actual circumstances in 2025 (if needed). The BOD is authorized to decide/approve, direct the signing of contracts/agreements with the Independent Auditor, and to disclose information according to legal regulations.
8.	Resolution No. 8	25/04/2025	<p>Ratify the list of Independent Auditor expected to perform audits an/or related services for SeABank in 2026 within the scope of auditing as required by the BOS and actual circumstances in 2025 (if needed) (hereinafter referred to as the "Plan 1"). In the event Plan 1 cannot be carried out, the General Meeting of Shareholders will approve one of the following Independent Auditors:</p> <ul style="list-style-type: none"> a. Ernst & Young Vietnam Company Limited. b. PwC Vietnam Company Limited. c. KPMG Company Limited. <p>The BOD is authorized to decide/approve direct the signing of contracts/agreements with the Independent Auditor, and to announce information according to legal regulations.</p>
9.	Resolution No. 9	25/04/2025	<p>9.1 Increase charter capital from VND 28,450,000,000,000 to a maximum of VND 28,650,000,000,000 through the issuance Employee Stock Ownership Plan in 2025 (hereinafter referred to as the "2025 ESOP". The detailed 2025 ESOP is attached.</p> <p>9.2 To implement 2025 ESOP, the BOD is authorized to carry out the following tasks, including but not limited to: (i) decide on the specific capital increase each component; (ii) decide on the issuance time of each component based on the bank's reality and capital needs; (iii) decide, amend, supplement and adjust the 2025 ESOP; (iv) decide, sign, and organize the implementation of documents, records related to the increase of charter capital; (v) decide, amend the Charter, Operating License according to the actual successfully issued capital; (vi) decide and carry out all procedures related to increasing charter capital with the State Bank of Vietnam, State Securities Commission and/or other relevant competent State agencies according to the provisions of law ; (vii) decide and implement procedures for additional</p>

No.	Resolution/ Decision No.	Date	Content
			depository registration at the Vietnam Securities Depository and Clearing Corporation and additional listing registration at the Ho Chi Minh City Stock Exchange; (viii) decide and carry out other related and necessary tasks (if any) to complete the 2025 ESOP in accordance with the law, directions of State agencies.
10.	Resolution No. 10	25/04/2025	Ratify the policy to offer/issue up to 20% of the total outstanding shares at that time to strategic partners and/or professional securities investors. It would be processed through a private placement and/or private issuance for swap purposes.
11.	Resolution No. 11	25/04/2025	<p>11.1. Ratify the acquisition of shares in ASEAN Securities Joint Stock Company (hereinafter referred to as the “ASEAN SC”), enterprise code 0102126675. This aims to facilitate ASEAN SC becoming a subsidiary of SeABank. Specific information regarding the enterprise in which SeABank acquire shares is as follows:</p> <ol style="list-style-type: none"> a. Full name in Vietnamese: Công ty Cổ phần Chứng khoán ASEAN b. Full name in foreign language: Asean Securities Corporation c. Abbreviated name: Asean Securities d. Head office address: from 4th to 7th Floors, No. 3 Dang Thai Than, Phan Chu Trinh Ward, Hoan Kiem District, Hanoi City, Vietnam e. Current charter capital: VND 1,500,000,000,000 (One thousand five hundred trillion VND). f. Business operations: Securities business operations including securities brokerage; securities proprietary trading; securities investment consultancy; securities underwriting and other business activities. g. Date of establishment: 22 December 2006. h. Expected ownership ratio of SeABank in ASEAN SC: Up to 100% of ASEAN SC’s charter capital at the time of execution. The BOD shall determine the specific shareholding ratio to ensure ASEAN SC becomes a subsidiary of SeABank.

No.	Resolution/ Decision No.	Date	Content
			<p>i. Expected timeline for share acquisition: In 2025 and/or in accordance with the approval of competent State authorities, applicable laws, and actual circumstances.</p> <p>11. 2. Ratify SeABank’s Proposal on the share acquisition in ASEAN SC. The detailed contents are attached to the meeting minutes.</p> <p>11. 3. Assign the BOD to decide/approve, carry out actions, necessary steps, along with amendments changes, additions, or replacements required to ensure the effectiveness of resolutions. In addition, resolve arising issues related to this share acquisition, including but not limited to the following tasks:</p> <ul style="list-style-type: none"> a. Decide/approve the contents and sign SeABank’s Proposal on capital contribution/share acquisition in ASEAN Securities; decide/approve any amendments, supplements, or replacements to the Proposal if necessary in accordance with the law, requirements of competent State authorities, and/or actual events; b. Decide the implementation timeline for capital contribution/share acquisition transaction, purchase price, purchase volume, implementation method, and counterparty to the transaction; c. Decide/approve, negotiate on all contents, and sign the capital contribution/share acquisition agreement(s) and all related documents arising from such agreement(s) (including amendments, supplements, or replacements if necessary). It is to complete the capital contribution/share acquisition in accordance with the law, requirements of competent State authorities, and/or agreements between SeABank and the transferring party(ies); d. Decide/approve the relevant expenses, fees, charges, and taxes related to SeABank’s share acquisition in ASEAN SC; e. Decide/approve and sign all related documents (including amendments,

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			<p>supplements, or replacements if necessary) as required by law to carry out procedures. After that, seeking approvals for SeABank's capital contribution/share acquisition at the State Bank of Vietnam and other competent State authorities in accordance with the law (if applicable);</p> <p>f. Decide/approve the legal form/reorganization of ASEAN SC regarding SeABank's capital contribution/share acquisition;</p> <p>g. Decide/approve and sign relevant documents (including amendments, supplements, or replacements if necessary); carry out submission to the State Securities Commission, business registration authority, and/or other competent State authorities (if any). It is served for approval of the change in legal form/reorganization/business registration in accordance with the law;</p> <p>h. Decide/approve the engagement of a consultancy firm; decide, sign agreements, documents, and perform other related tasks with such consultancy firm in relation to capital contribution/share acquisition according to the law and SeABank's internal regulations (if deemed necessary);</p> <p>i. Decide/approve and/or sign documents, and implement activities of ASEAN SC and other matters related to SeABank's capital contribution/share acquisition in ASEAN SC in accordance with the law and SeABank's internal regulations.</p>
12.	Resolution No. 12	25/04/2025	<p>12.1. Ratify the proposed Remedial Plan in the event of early intervention, as attached (hereinafter referred to as the "Remedial Plan").</p> <p>12.2. The BOD is authorized to decide/approve any amendments, supplements, or replacements to the Remedial Plan. In addition, sign all relevant documents and carry out necessary activities related to the issuance and implementation of the Bank's Remedial Plan. Ensuring all documents compliance</p>

No.	Resolution/ Decision No.	Date	Content										
			with regulations/requirements of the State Bank of Vietnam, applicable laws, SeABank's internal regulations, and orientation from time to time.										
13.	Resolution No. 13	25/04/2025	Ratify the number of BOD's members for the 2023–2028 term: 08 members.										
14.	Resolution No. 14	25/04/2025	Ratify the additional election of 01 independent BOD's member.										
15.	Resolution No. 15	25/04/2025	Ratify the election regulations for the additional BOD's member in the period 2023-2028.										
16.	Resolution No. 16	25/04/2025	<p>Ratify the election result of 01 independent BOD's member:</p> <table border="1" data-bbox="721 705 1393 1205"> <thead> <tr> <th data-bbox="721 705 792 831">No</th> <th data-bbox="792 705 935 831">Full name</th> <th data-bbox="935 705 1127 831">Number of votes obtained</th> <th data-bbox="1127 705 1253 831">Achieved rate</th> <th data-bbox="1253 705 1393 831">Result</th> </tr> </thead> <tbody> <tr> <td data-bbox="721 831 792 1205">1.</td> <td data-bbox="792 831 935 1205">Matthew Sander Hosford</td> <td data-bbox="935 831 1127 1205">2,767,430,387</td> <td data-bbox="1127 831 1253 1205">100%</td> <td data-bbox="1253 831 1393 1205">Elected to be independent member of BOD for the term 2023-2028</td> </tr> </tbody> </table>	No	Full name	Number of votes obtained	Achieved rate	Result	1.	Matthew Sander Hosford	2,767,430,387	100%	Elected to be independent member of BOD for the term 2023-2028
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1.	Matthew Sander Hosford	2,767,430,387	100%	Elected to be independent member of BOD for the term 2023-2028									
17.	Resolution No. 17	25/04/2025	<p>17.1. Ratify the results of the Bank's restructuring plan for the 2021-2025 term in 2024.</p> <p>17.2. The BOD approves the results of the entire 2021-2025 period and prepares the contents of the next phase of the plan (as required by the State Bank of Vietnam, if any). In addition, ensuring it is alignment with actual circumstances (if necessary) and the requirements of competent State authorities. The BOD is authorized to decide/approve (including signing) all related documents; carry out all necessary procedures related to the implementation of this section, in compliance with the law, SeABank's internal regulations, and strategy in each period.</p>										
18.	Resolution No. 18	25/04/2025	18.1. The General Meeting of Shareholders approves the contracts and transactions with related persons as specified in Appendix 01 and Appendix 02 of the BOD's Report and/or actual transactions and/or										

No.	Resolution/ Decision No.	Date	Content
			<p>recorded in SeABank's audited financial statements for the year 2024.</p> <p>18.2. The General Meeting of Shareholders approves the principles on contracts and transactions between SeABank and the entities as prescribed in Point r, Clause 3, Article 67 of the Law on Credit Institutions 2024 and Clause 1, Article 167 of the Law on Enterprises 2020, including but not limited to:</p> <ul style="list-style-type: none"> a. deposit transactions with a value of equal to or greater than 20% of the SeABank's charter capital as stated in the latest audited financial statements; b. credit granting transactions or other transactions (excluding those prohibited or restricted by law) with a maximum value of equal to or greater than 20% of the SeABank's charter capital as stated in the latest audited financial statements. <p>18.3. The BOD is authorized to decide/approve (including signing) all related documents to carry out all necessary activities, procedures related to the implementation of the contracts/transactions mentioned in Clauses 18.1 and 18.2 of this Resolution. To ensure those transaction compliance with the applicable laws, SeABank's internal regulations, strategy and the 2025 Business Plan approved by the General Meeting of Shareholders.</p>
19.	Resolution No. 19	25/04/2025	<p>19.1. The General Meeting of Shareholders approves the principles for implementing matters within the authority arising between two AGM, including but not limited to:</p> <ul style="list-style-type: none"> a. investment, purchase and sale of SeABank's assets; b. capital contribution, buying/selling of shares in other enterprises and credit institutions; c. other financial investments; d. amendment, supplementation, issuance, and replacement of SeABank's Financial Regulations in accordance with applicable laws.

No.	Resolution/ Decision No.	Date	Content
			19.2. The BOD is authorized to independently decide/approve (including signing) all documents to carry out all necessary activities, procedures related to the implementation of the contents set out in Clause 19.1 of this Resolution. Ensure the decisions compliance with applicable laws, SeABank's internal regulations, the Bank's strategy from time to time, as well as the Budget Plan & Business Plan for 2025 approved by the General Meeting of Shareholders.

II. Board of Directors (in the first 06 months of 2025):

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

No.	Name	Year of birth	Gender	Position	Date of Dismissal/End of Term	Experience
1.	Mr. Le Van Tan	1970	Male	Chairman of the BOD/Non-executive BOD Member	11/4/2018	- Master of Business Administration - Columbia Southern University (USA). - 17 years of experience in management and banking, over 30 years of retail experience.
2.	Mrs. Nguyen Thi Nga	1955	Female	Standing Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	- Bachelor of Economics - National Economics University. - Over 30 years of experience in the field of corporate governance and banking management.
3.	Ms. Le Thu Thuy	1983	Female	Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	- Bachelor of Finance, Banking - Business Administration - George Mason University (Virginia, USA). - Nearly 20 years of experience in the field of business administration and banking.
4.	Mrs. Khuc Thi Quynh Lam	1973	Female	Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	- Bachelor of Law – Hanoi Law University, Bachelor of Foreign Languages. - 25 years of experience in banking sector.
5.	Mr. Mathew Nevil Welch	1963	Male	BOD Member/Non-executive	21/4/2022	- Master of Business Administration - Harvard Business School (USA).

				BOD Member		<ul style="list-style-type: none"> - Over 40 years of experience in international banking and finance, over 10 years of experience in banking management.
6.	Mr. Fergus Macdonald Clark	1976	Male	Independent BOD Member/Non-executive BOD Member	26/4/2023	<ul style="list-style-type: none"> - Bachelor of Business, majoring in Credit and Bachelor of Laws - University of Technology, Sydney (Australia). - Master of Finance and Economic Policy - University of London (UK). - 27 years of experience in the field of finance - banking, specializing in risk management, law and participating in consulting, senior expert of projects at many Vietnamese and international organizations, including over 5 years working directly in the professional departments of finance - banking.
7.	Mrs. Tran Thi Thanh Thuy	1965	Female	BOD Member/Non-executive BOD Member	17/4/2024	<ul style="list-style-type: none"> - Master of Economics - Banking Academy - Nearly 40 years of working directly in the finance - banking industry at organizations such as Joint Stock Commercial Bank for Foreign Trade of Vietnam, Southeast Asia Commercial Joint Stock Bank and holding a number of important positions such as: Head of Special Customers Department, Deputy Director in charge of Special Customers Branch of Joint Stock Commercial Bank for Foreign Trade. Ms. Thuy held the position of Deputy General Director of SeABank from 2015-2024 and was in charge of developing the Bank's Priority Customers.
8.	Mr. Matthew Sander Hosford	1958	Male	Independent BOD Member/Non-executive	25/4/2025	<ul style="list-style-type: none"> - Master of Business Administration – Harvard Business School; Bachelor of Science – Brigham Young University. - Mr. Matthew

				BOD Member		Sander Hosford has more than 35 years of experience in the field of Finance – Banking. He worked at Santander Bank, Hong Kong (from October 2007 to October 2017) and held the position of General Director; from October 2017 to present, Mr. Matthew Sander Hosford has been a senior banking expert at the International Finance Corporation (IFC) – a member of the World Bank.
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(* According to the provisions of the 2020 Law on Enterprises and the 2019 Law on Securities, Mr. Mathew Nevil Welch are also independent members of the Bank's Board of Directors.

2. BOD Meetings and Solicitations:

No	BOD Member	Number of Meetings/ Consultations	Attendance Rate	Reason for Non-attendance
1.	Mr. Le Van Tan	51	100%	
2.	Mrs. Nguyen Thi Nga	50	100%	Did not participate in voting when related to transactions approved
3.	Ms. Le Thu Thuy	51	100%	
4.	Mrs. Khuc Thi Quynh Lam	51	100%	
5.	Mrs. Tran Thi Thanh Thuy	51	100%	
6.	Mr. Mathew Nevil Welch	51	100%	
7.	Mr. Fergus Macdonald Clark	51	100%	
8.	Mr. Matthew Sander Hosford	19	100%	Elected as BOD member by the 2025 GMS on 25/4/2025

3. BOD's supervision of the :

a. Supervisory activities for strategy implementation by the Board of Directors (BOD):

Monitoring Content	How	Tools
Strategy & Planning	Review, approve and monitor implementation	Assign Budget Plan, Annual and 6-month Business Plan Quarterly Board of Directors Meeting. Report on performance results by each field periodically on a weekly, monthly, quarterly and annual basis.

Financial Results	Compare actual with business plan	Monthly/quarterly/yearly financial reports.
Risk Management	Supervise the indicators: CAR, credit risk, liquidity risk...	Monitor capital safety, credit, liquidity indicators... The Risk Management Committee supervises through regular meetings every 6 months, opinion gathering sessions of the Risk Management Committee and periodic reporting by the Board of Directors to the Risk Management Committee.
Legal Compliance	<ul style="list-style-type: none"> - Build an internal control system to ensure that the Board of Directors complies with the regulations of the State Bank, laws, and internal regulations. - Build and develop an information system and a mechanism for consistent and continuous information exchange to ensure that all individuals at all levels and relevant departments are informed, disseminated, and propagated about the Bank's development orientation and strategy to clearly understand, have a unified and complete awareness of policies, processes, and business objectives, and effectively perform their duties, tasks, and powers. 	<ul style="list-style-type: none"> - Periodic internal audits by year, by topic. - Periodic independent audits by year. - Risk Management, Legal & Compliance Department: Risk Management and Compliance conducts periodic monitoring on a daily, weekly, monthly, and yearly basis and reports monitoring results according to regulations, depending on the field.
Senior Personnel	Evaluate the performance of the Board of Directors and appoint and dismiss senior personnel	<ul style="list-style-type: none"> - Evaluate work performance periodically every 6 months and year or when necessary. - Periodic personnel reports. - The Personnel Committee meets periodically twice a year and holds sessions to collect opinions on related contents.
Communications & Disclosure	Ensure the Board of Directors discloses information fully and promptly	Check IR reports, internal communications.

b. Supervisory activities of senior management over internal control:

The BOD supervises the General Director in:

- Organizing and implementing internal control activities, operating and maintaining the management information system and communication mechanisms throughout the Bank to ensure seamless and consistent operations.

- Maintaining a culture of control and professional ethics within the Bank: SeABank has issued a Code of Professional Ethics (published on the Bank's website) and built a proactive, responsible, and efficient control culture spearheaded by the Legal & Compliance Division.
- Addressing and rectifying issues related to internal control as recommended by the State Bank, independent auditors, and other regulatory bodies (if applicable).
- Handling violations of laws, internal regulations, and professional ethics (if applicable).

c. Supervisory activities of senior management over risk management

The BOD supervises the General Director based on recommendations and consultancy from the Risk Management Committee in:

- Developing and implementing risk management policies: In the first 06 months of 2025, based on advices from the Risk Management Committee, the BOD issued the following risk policies:
 - i. Risk management report in 2024;
 - ii. Regulations on the assessment and management of capital adequacy ratio in accordance with Basel II;
 - iii. Regulations on asset classification, provision and the use of risk provisions for handling credit risks for difficult customers affected by Typhoon No. 3 in 2024 at SeABank;
 - iv. List of key risks for 2025;
 - v. Capital plan and capital allocation for 2025.
- Assess the adequacy and effectiveness of current risk management policies, thereby reviewing adjustments to processes, strategic directions. It aims to enhance the effectiveness of the Bank's risk management framework;
- Manage environmental and social (E&S) risks; promote sustainable development in credit and investment activities; conduct evaluations of the Bank's environmental and social risk management system;
- Addressing and rectifying shortcomings in risk management as recommended by the State Bank, independent auditors, and other regulatory bodies (if applicable).

d. Supervisory activities of senior management on internal assessment of capital adequacy

The BOD supervises the General Director in:

- Organizing and conducting internal assessments of capital adequacy;
- Reviewing policies and documents related to capital adequacy assessment; preparing periodic reports on capital adequacy ratios and monitoring capital adequacy levels;
- Formulating capital plans and allocating target capital based on total assets weighted by key risks;
- Implementing measures to ensure compliance with capital adequacy ratios of the SBV;
- Addressing and rectifying deficiencies in internal assessments of capital adequacy as recommended by the State Bank, independent auditors, and other regulatory bodies (if applicable);

e. Other supervisory activities of the BOD over the Executive Board:

- Issuing revised and supplemented authorization frameworks for Executive Board members in line with the Bank's practical needs, governance, and operations, taking into account the capabilities, expertise, and strengths of each individual to maximize their potential.

- Supervising the Executive Board indirectly through decisions/resolutions issued by the BOD (details in Section 5 of this part) and through sub-committees/advisory councils such as the Risk Management Committee and the Human Resources Committee, Technology Committee (details in Section 4 of this part). Additionally, remote supervision mechanisms are established through the Bank's defense systems.
- Establishing an information exchange mechanism to ensure that all individuals at all levels and relevant departments are informed and educated about the internal control system. This ensures a unified and thorough understanding of policies, processes, and business objectives, enabling effective execution of responsibilities and duties. The Bank's information exchange mechanism adheres to the following principles:
 - i. Information about objectives, strategies, policies, and processes is communicated from top management to lower levels and relevant individuals/departments.
 - ii. Information about the internal control system and performance results is communicated from lower levels to higher levels (including the BOD, Supervisory Board, General Director) and from branches and subsidiaries to the head office to monitor risk status and business activities.
 - iii. Direct, independent, and timely reporting to competent authorities on violations of laws, internal regulations, and professional ethics by individuals/departments while ensuring confidentiality and protection of whistleblowers through the Compliance Unit – Legal & Compliance Division.

2. Activities of the Committees under the Board of Directors:

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

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

a. Risk Management Committee (RMC):

i. Organizational Structure:

- Voting Members:
 - + Mr. Le Van Tan – Chairman of the BOD: Chairman of the Committee
 - + Ms. Khuc Thi Quynh Lam – Vice Chairman of the BOD: Vice Chairman of the Committee
 - + Mr. Fergus Macdonald Clark – Independent member of the BOD: Member of the Committee
 - + Mr. Ho Anh Vu – Specialist of the BOD: Member of the Committee
- Non - Voting Members:
 - + Mr. Le Quoc Long – General Director: Member of the Committee
 - + Mr. Nguyen Tuan Anh – Deputy General Director: Member of the Committee

- + Secretary: An officer from the Risk Management Division appointed by the Committee Chairman or the Director of the Risk Management Division as determined periodically.

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

- Advising the Board of Directors (BOD) in:
 - + Developing and implementing risk management policies.
 - + Issuing procedures and policies under the BOD's authority related to risk management in banking operations as per the law and SeABank's Charter.
 - + Addressing and rectifying issues and shortcomings in risk management based on recommendations from the State Bank of Vietnam, independent auditors, and other regulatory agencies.
 - + Approving investment decisions, related transactions, governance policies, and risk-handling plans within the scope of functions and tasks assigned by the BOD.
 - + Supervising senior management's evaluation of capital adequacy as required by law.
 - + Other matters stipulated by the BOD.
- Reviewing and evaluating the appropriateness and effectiveness of existing risk management processes and policies to advise and recommend changes to the BOD regarding existing processes, policies, operational strategies, and risk-handling plans within the scope of functions and tasks assigned by the BOD.
- Analyzing and issuing warnings about the Bank's safety levels against potential and hidden risks that could impact its operations, along with preventative measures for both short-term and long-term risks.
- For Environmental and Social Risk (E&S Risk):
 - + Advising the BOD in:
 - Managing E&S risks and promoting sustainable development in credit and investment activities.
 - Issuing E&S risk management policies under the BOD's authority in accordance with the law and SeABank's Charter.
 - + Supervising and evaluating the effectiveness of E&S risk management policies and regulations.
 - + Proposing improvements to the E&S risk management system's efficiency within the scope of the functions and tasks assigned by the BOD.
- Other tasks as decided by the BOD from time to time, ensuring compliance with the law.

iii. *RMC's Performance in the first 06 months of 2025:*

To prepare programs and activity plans and organize Risk Management Committee (RMC) meetings on a 6-month basis, during which the RMC evaluates the implementation of previous Resolutions, plans tasks for the upcoming period, reviews risk management practices, and other relevant tasks, specifically:

❖ Meeting results in the first 06 months of 2025

- *Report on the results of risk management implementation in the last 6 months of 2024:*
- + In the last 06 months of 2024, SeABank continued to review and update Documents, particularly those under the authority of the BOD, to ensure alignment with the Law on Credit Institutions and relevant Circulars. These updates, amendments, and supplements

not only ensured compliance with legal and State Bank of Vietnam (“SBV”) regulations but also provided timely support for business growth activities.

- + Operate and upgrade systems, including: the credit rating models for individual and corporate customers; development of a new early warning EWS system for individual customers; development of a new A-score credit rating system for individual customers; and implementation of an automated debt classification system and related-party identification in accordance with the 2024 Law on Credit Institutions.
- + Continue to strengthen the inspection and supervision of collateral valuation quality, issue risk warnings, and provide updates on real estate market developments to business units. At the same time, continue to enhance internal regulations, conduct training programs, and provide guidance on risk identification to improve the overall quality of the valuation process.
- + Implement operational risk management programs; develop and operate a set of criteria for identifying suspicious payment accounts showing signs of fraud, forgery, or legal violations.
- + Complete the analysis of customer deposit behavior models to forecast cash flows in support of liquidity and interest rate risk management for the banking book.
- + Manage the Capital Adequacy Ratio (CAR) and monitor capital sufficiency to ensure compliance with the regulations of the SBV and adherence to the SeABank’s Risk Appetite.
- + Completed the revision of ESMS, and developed the appendix ESMS to specifically meet the requirements related to Green bond, Blue bond of AIIB and IFC.
- *Approved the content and activity plan of the Risk Management Committee (RMC) for the first six months of 2025.*
- + Develop, update, amend, and supplement internal regulations in line with the Development Orientation of SeABank and in compliance with applicable laws and regulations issued by the State Bank of Vietnam (SBV).
- + Enhance the capacity for evaluating and appraising current credit products, with a special focus on cashless payment solutions, aiming to streamline loan procedures in alignment with the Bank’s digital transformation strategy while ensuring the security and safety of payment operations.
- + Strengthen credit monitoring across customer segments, regions, and business units; conduct credit risk assessments by product and policy; and supervise compliance with the targets set out in the 2025 Credit Orientation.
- + Complete the implementation and put into operation the ongoing credit risk projects, including: the automated debt classification system; the CIC reporting system in accordance with Circular No. 15; the early delinquency warning system for individual customers; the A-score credit rating model for individual customers; and the web-based information query and CIC retrieval system.
- + Upgrade and enhance the Risk Datamart database to support automated supervision and reporting tasks.
- + Strengthen the inspection and monitoring of collateral assets to provide timely risk warnings; continue refining and streamlining collateral policy frameworks to meet business requirements.
- + Focus on proactively reviewing, detecting, and issuing risk alerts related to the Bank’s operational activities, with special attention to card risk management in alignment with the Bank’s card development strategy. Finalize and officially operate the integrated risk management and compliance GRC system.

- + Continue to closely monitor market developments to ensure compliance with market risk, interest rate risk in the banking book, and liquidity risk management. Simultaneously, implement behavioral modeling into systems and provide training for staff at the Center and other relevant units.
 - + Manage the Capital Adequacy Ratio (CAR) and monitor capital sufficiency to ensure compliance with SBV regulations and adherence to SeABank’s Risk Appetite.
 - + Continue finalizing Appendix ESMS to specifically meet the Minimum Baseline Criteria on Green bond, Blue bond of AIIB and IFC. Develop a green credit evaluation process aligned with the Green bond and Blue bond frameworks.
- iv. Seek RMC’s advice on issuance/amendment/supplementation of regulations and policies related to operational risk management under the BOD’s authority:**
- v. Monthly/Quarterly Reports to the Risk Management Committee (Liquidity Risk Management Report, Capital Adequacy Ratio (CAR) Report, etc.)**
- vi. Internal Documents on other Risk Management Policies (Risk Appetite Statement, List of Key Risks, Key Risk Management Strategy, etc.)**

b. Human Resources Committee (“HRC”):

i. Organizational Structure of the HRC:

On 16th May 2025, The HRC of SeABank was structured with voting members of the Board of Directors (BOD) for the 2023–2028 term and non-voting members from SeABank’s Executive Board, specifically as follows:

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

ii. Functions and Responsibilities of the HRC:

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

Supervisory Board, and Executive Management in accordance with applicable laws and the Bank's Charter.

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

iii. Activities of the Human Resources Committee (HRC) in the first 06 months of 2025:

In the first 06 months of 2025, the HRC advised the BOD on the establishment and implementation of the Vertical Business Model Project; updating the job title and grading system in accordance with the newly organizational structure; implementing the KPI system and assigning business performance targets aligned with the Bank's 2025 business plan and strategic development orientation.

- Regarding the planning, election, appointment, dismissal, benefits and task assigned of SeABank's senior personnel:
 - (i) The HRC consulted the BOD in the proposal to the General Meeting of Shareholders ("GMS") to elect one independent member of the BOD for the 2023–2028 term. Specifically, Mr. Matthew Sander Hosford was elected as an independent member of the BOD. He is a professional with extensive experience in finance and sustainable development. He has held long-standing positions at the International Finance Corporation (IFC).
 - (ii) Consult to the BOD on the appointment of two Directors to the position of Deputy General Director; and on the dismissal and appointment of key positions at subsidiaries and Project Management Units ("PMU") of SeABank. Specifically:
 - + Appointed Mr. Le Thanh Hai, Director of the Retail Banking Division, as Deputy General Director;
 - + Appointed Mr. Bui Quoc Hieu, Director of the Credit Approval Division, as Deputy General Director;
 - + Mr. Vu Dinh Khoan resigned from the position of General Director of SeABank AMC;
 - + Appointed Ms. Nguyen Thanh Ngoc as General Director of SeABank AMC;
 - + Dismissed 08 management positions at SeABank PTF in accordance with the Equity Transfer Agreement between SeABank and AEON Financial dated 20th October, 2023;
 - + Appointed leaders for the Vertical Business Model Project.
 - (iii) HRC consulted the BOD on appointing and dismissing Branch Directors, including the Directors of branches such as Quang Ninh, Can Tho, Sai Gon, Dong Nai, Binh Phuoc, Long An, Binh Chanh....

- (iv) HRC consulted the BOD on reviewing, supplementing/replacing the regulations on the task assignment and approval authority to the BOM; regulations on the application of additional remuneration and business expenses for BOD and BOS.
- (v) Adjust the organizational structure of Head Office Divisions, including: Corporate Banking Division, SME Division, Retail Banking Division, Risk Management and Legal Compliance Division, Treasury and Financial Markets Division, Investment Division, and Human Resources Management and Development Division; establish the Strategy and International Finance Division; restructure the regional segmentation to align with the Vertical Business Model Project.
- (vi) Continue implementing capability assessment and workforce planning programs. Detailed implementation plans are developed based on the results of the capability assessments and the actual human resources situation, in order to enhance the effectiveness of the succession planning and talent development programs.
- (vii) Evaluate and drive performance: Continue implementing the KPI system and assigning performance targets in accordance with the Bank's 2025 strategic business plan. At the same time, assess effectiveness and adjust/update KPI policies and business incentive compensation for the sales workforce to promote superior performance and productivity, aligned with the goals and business plans of each customer segment.
- (viii) Provide advisory support in strengthening the personnel structure of the Bank's Technology Committee and Human Resources Committee.

c. Technology Committee:

In the first 6 months of 2025, the Technology Committee continued to strengthen its personnel and performed the following functions and tasks:

- ***Organizational structure of the Technology Committee:***

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

- Members with voting rights:

- Ms. Le Thu Thuy - Vice Chairman of the Board of Directors: Chairman of the Committee
- Ms. Tran Thi Thanh Thuy - Member of the Board of Directors: Member
- Mr. Mathew Nevil Welch - Member of the Board of Directors: Member
- Mr. Matthew Sander Hosford - Independent Member of the Board of Directors: Member

- Members without voting rights:

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

- ***Functions and tasks of the Technology Committee:***

According to Decision No. 703/2024/QD-HDQT issued on August 19, 2024 on the establishment of the Technology Committee under the Board of Directors of Southeast

Asia Commercial Joint Stock Bank, functions and tasks of the Technology Committee as bellows:

- Advise and assist the Board of Directors in approving development strategies, projects and budgets (including but not limited to investment scale and structure) related to technology and digital banking of the Bank, and monitor and evaluate these strategies and projects, ensuring that they are consistent with the actual situation of the Bank, the scale of operations and the development strategy of the Bank, the approved investment budget in each period, consistent with the general development strategy of the Bank;
 - Appraise and evaluate before the Board of Directors approves and directs the implementation of projects, plans, and investment plans for technology and digital banking under the authority of the Board of Directors in accordance with the provisions of law and the Charter of SeABank.
 - Advise the Board of Directors on transformation programs to implement strategies and projects on technology and digital banking of the Bank in each period;
 - Advise the Board of Directors on handling issues related to technology and digital banking arising during operations in accordance with the provisions of law and the Bank's Charter.
 - Research and advise the Board of Directors on the issuance of internal regulations of the bank under the authority of the Board of Directors on mechanisms and policies related to technology and digital banking in each period.
 - Implement the periodic or ad hoc reporting regime on daily activities arising during the performance of the functions and tasks of the Committee.
- ***Performance of the Technology Committee in the first 6 months of 2025:***

The Technology Committee has held many meetings to evaluate proposals from the Business Blocks and the Digital Banking Technology Block on the implementation of new information technology projects/items in 2025.

The approved projects aim to achieve the following 4 key groups of objectives:

- Ensuring a stable and compliant operating platform:
 - Fully and promptly meeting the requirements of the law and state management agencies;
 - Investing in and modernizing essential information technology (IT) infrastructure, ensuring continuous, stable and safe system operation.
- Promoting growth and enhancing competitiveness:
 - Applying new technologies to develop competitive products and services, meeting business growth goals;
 - Digitizing and improving customer journeys, providing superior service experiences.
- Optimize operations and improve performance:
 - Automate manual processes and operations to minimize errors, save costs and increase labor productivity.
- Enhance risk management and internal control:
 - Build an integrated, comprehensive risk management, compliance and internal control (GRC) system;
 - Upgrade early warning and credit information systems

5. Resolutions/Decisions of the Board of Directors:

In 06 months of 2025, the members of the SeABank Board of Directors actively participated in the Bank's activities and promptly approved resolutions and decisions within their authority in accordance with applicable laws, meeting the Bank's practical needs. These included, but were not limited to, the following matters:

No	Resolution/ Decision Number	Date	Content	Approval Rate
1.	732/2025/QĐ- HDQT	26/06/2025	Assign and authorize Mr. Nguyen Tuan Anh and Mr. Vo Long Nhi to sign the letter of authorization for arrangement and other documents related to SMBC, DFIs	Issued under the Resolution of the BOD
2.	726/2025/QĐ- CTHDQT	26/06/2025	Assign and authorize Ms. Le Thu Thuy to negotiate, decide and sign the letter of authorization for arrangement of documents related to SMBC, DFIs	Issued under the Resolution of the BOD
3.	721/2025/NQ- HDQT	25/06/2025	Mr. Hoang Manh Phu concurrently holds the position of Chairman of the Company and Legal Representative of SeABank AMC	100%
4.	720/2025/NQ- HDQT	25/06/2025	Mr. Vu Dinh Khoan ceases to hold the position of Chairman of the Company and Legal Representative of SeABank AMC	100%
5.	712/2025/NQ- HDQT	23/06/2025	Issuing the SeABank Charte	100%
6.	688/2025/QĐ- HDQT	16/06/2025	Mr. Hoang Manh Phu concurrently holds the position of Chairman of the Company and Legal Representative of SeABank AMC	Issued under the Resolution of the BOD
7.	687/2025/QĐ- HDQT	16/06/2025	Mr. Vu Dinh Khoan ceases to hold the position of Chairman of the Company and Legal Representative of SeABank AMC	Issued under the Resolution of the BOD
8.	678/2025/NQ- HDQT	12/06/2025	Issuing the SeABank Charter	100%
9.	677/2025/NQ- HDQT	12/06/2025	Issuing the organizational structure of the KHDNL Block	100%
10.	652/2025/NQ- HDQT	09/06/2025	Approving the promulgation of the organizational structure of the KHDNL Block ... Legal & Compliance	100%
11.	651/2025/NQ- HDQT	09/06/2025	Approval of the personnel plan for the position of Branch Director of SeABank Binh Phuoc	100%
12.	636/2025/QĐ- SeABank	06/06/2025	Issuing the SeABank Charter	Issued under the Resolution of the BOD
13.	635/2025/QĐ- HDQT	06/06/2025	Issuing the organizational structure of the Retail Banking Division	Issued under the

				Resolution of the BOD
14.	634/2025/NQ-HĐQT	06/06/2025	Approval of the promulgation of the organizational structures of CBD, SBD, RBD	100%
15.	633/2025/QĐ-HĐQT	06/06/2025	Issuing the organizational structure of the Corporate Banking Division	Issued under the Resolution of the BOD
16.	632/2025/NQ-HĐQT	06/06/2025	Issuing the organizational structure of the Corporate Banking Division	100%
17.	631/2025/QĐ-HĐQT	06/06/2025	Issuing the organizational structure of the SME Banking Division	Issued under the Resolution of the BOD
18.	630/2025/NQ-HĐQT	06/06/2025	Issuing the organizational structure of the SME Banking Division	100%
19.	622/2025/NQ-HĐQT	05/06/2025	Approval of the adjustment to the charter capital in the SeABank's Charter	100%
20.	616/2025/QĐ-HĐQT	04/06/2025	Issuing the organizational structure of the Risk Management, Legal & Compliance Division	Issued under the Resolution of the BOD
21.	598/2025/NQ-HĐQT	30/05/2025	Approval of the personnel plan for the position of Branch Director of SeABank Sai Gon	100%
22.	597/2025/NQ-HĐQT	30/05/2025	Approval of the personnel plan for the position of Branch Director of SeABank Sai Gon	100%
23.	585/2025/QĐ-HĐQT	28/05/2025	Sending staff on a business trip to the Netherlands	Issued under the Resolution of the BOD
24.	584/2025/QĐ-HĐQT	28/05/2025	Sending staff on a business trip to China	Issued under the Resolution of the BOD
25.	583/2025/QĐ-HĐQT	28/05/2025	Sending staff on a business trip to Austria	Issued under the Resolution of the BOD
26.	582/2025/NQ-HĐQT	28/05/2025	Amending the organizational structure of the Capital Resources & Financial Markets Division	100%
27.	581/2025/NQ-HĐQT	28/05/2025	Approval of the restructuring of the organizational structure of the Treasury and Financial Markets Division	100%
28.	576/2025/QĐ-HĐQT	28/05/2025	Decision to appoint Deputy General Director Nguyen Tuan Anh concurrently as Director of Strategy and International Finance	Issued under the Resolution of the BOD

29.	575/2025/QĐ-HĐQT	28/05/2025	Decision to appoint Deputy General Director Vu Dinh Khoan concurrently as Director of Risk Management, Legal & Compliance Division	Issued under the Resolution of the BOD
30.	574/2025/NQ-HĐQT	28/05/2025	Remuneration/allowances for Mr. Nguyen Tuan Anh - Secretary of the Bank's Technology Committee	100%
31.	569/2025/NQ-HĐQT	27/05/2025	Issuing the Organizational Structure of the Strategy & International Finance Division	100%
32.	565/2025/QĐ-HĐQT	27/05/2025	Remuneration/allowances for Mr. Nguyen Tuan Anh - Secretary of the Bank's Technology Committee	Issued under the Resolution of the BOD
33.	560/2025/NQ-HĐQT	26/05/2025	Approval of the Issuance of the Regulation on the Implementation of Democracy	100%
34.	559/2025/NQ-HĐQT	26/05/2025	Approval of the selection of the independent audit firm to provide audit services for the use of proceeds from SeABank's bond issuance for the reporting periods of June 2025 and December 2025	100%
35.	558/2025/QĐ-HĐQT	26/05/2025	Issuing the Organizational Structure of the Risk Management, Risk Control and Risk Control Division	Issued under the Resolution of the BOD
36.	557/2025/NQ-HĐQT	26/05/2025	Approval of the Establishment of the Risk Management, Legal & Compliance Division and the Strategy & International Finance Division	100%
37.	556/2025/QĐ-HĐQT	26/05/2025	Issuing the organizational structure of the Risk Management, Legal & Compliance Division	Issued under the Resolution of the BOD
38.	555/2025/NQ-HĐQT	26/05/2025	Issuing the organizational structure of the Risk Management, Legal & Compliance Division	100%
39.	520/2025/QĐ-HĐQT	16/05/2025	Member of the Human Resources Committee under the Board of Directors of SeABank	Issued under the Resolution of the BOD
40.	511/2025/QĐ-HĐQT	14/05/2025	Sending staff to attend the 2025 UK Banking Forum organized by JPMorgan Chase	Issued under the Resolution of the BOD
41.	510/2025/QĐ-HĐQT	14/05/2025	Confirming information for Mr. Nguyen Ngoc Quynh	Issued under the Resolution of the BOD
42.	495/2025/QĐ-HĐQT	09/05/2025	Member of the Technology Committee under the Board of Directors of SeABank	Issued under the Resolution of the BOD

43.	488/2025/NQ-HĐQT	08/05/2025	Decision on other additional payments of Ms. Nguyen Thanh Ngoc - General Director of SeAbank AMC	100%
44.	471/2025/QĐ-HĐQT	29/04/2025	Decision on other additional amounts by Ms. Nguyen Thanh Ngoc - General Director of SeAbank AMC	Issued under the Resolution of the BOD
45.	470/2025/QĐ-HĐQT	29/04/2025	Decision on salary of Ms. Nguyen Thanh Ngoc - General Director of SeAbank AMC	Issued under the Resolution of the BOD
46.	469/2025/QĐ-HĐQT	29/04/2025	Decision on applying probation period for Ms. Nguyen Thanh Ngoc - General Director of SeAbank AMC	Issued under the Resolution of the BOD
47.	468/2025/QĐ-HĐQT	29/04/2025	Decision on accepting and appointing Ms. Nguyen Thanh Ngoc to the position of General Director of SeAbank AMC	Issued under the Resolution of the BOD
48.	466/2025/QĐ-HĐQT	29/04/2025	Decision on Mr. Vu Dinh Khoan ceasing to hold the position of General Director of SeAbank AMC	Issued under the Resolution of the BOD
49.	452/2025/QĐ-HĐQT	25/04/2025	Assignment of work to Mr. Matthew Sander Hosford - Independent member of the Board of Directors	Issued under the Resolution of the BOD
50.	450/2025/QĐ-HĐQT	25/04/2025	Remuneration for Mr. Matthew Sander Hosford - Independent member of the Board of Directors	Issued under the Resolution of the BOD
51.	449/2025/QĐ-CTHĐQT	25/04/2025	Adjustment of PD conditions for with NHSC at the Northern Center for Human Resources	Issued under the Resolution of the BOD
52.	446/2025/QĐ-HĐQT	24/04/2025	Amending and supplementing a number of Articles of the Regulation on remuneration regime of the Board of Directors and Supervisory Board of Southeast Asia Commercial Joint Stock Bank No. 246/2023/QĐ-HDB dated April 26, 2023	Issued under the Resolution of the BOD
53.	445/2025/QĐ-SeABank	24/04/2025	Decision on other additional amounts of Ms. Nguyen Thanh Ngoc - General Director of SeAbank AMC	Issued under the Resolution of the BOD
54.	444/2025/QĐ-SeABank	24/04/2025	Resolution of the Board of Directors meeting in the first quarter of 2025	Issued under the Resolution of the BOD
55.	442/2025/QĐ-HĐQT	24/04/2025	Minutes of the Board of Directors meeting in the first quarter of 2025	Issued under the

				Resolution of the BOD
56.	429/2025/QĐ-HĐQT	22/04/2025	Sending a working delegation to Japan	Issued under the Resolution of the BOD
57.	428/2025/NQ-HĐQT	22/04/2025	Authorization to sign and approve the financial statements and contracts for the provision of professional services	100%
58.	427/2025/NQ-HĐQT	22/04/2025	Personnel plan for the position of SeABank's CEO	100%
59.	426/2025/NQ-HĐQT	22/04/2025	Personnel plan for the position of SeABank's CEO	100%
60.	425/2025/NQ-HĐQT	22/04/2025	Personnel plan for the position of SeABank's CEO	100%
61.	424/2025/NQ-HĐQT	22/04/2025	Personnel plan for the position of SeABank's CEO_Appointment of Dong Nai Bank	100%
62.	423/2025/NQ-HĐQT	22/04/2025	Personnel plan for the position of SeABank's CEO_cese of Dong Nai Bank	100%
63.	422/2025/NQ-HĐQT	22/04/2025	Approval of the personnel plan for the position of Branch Director of SeABank Sai Gon and SeABank Dong Nai	100%
64.	404/2025/NQ-HĐQT	17/04/2025	Approval of some contents of activities and licenses	100%
65.	382/2025/QĐ-HĐQT	11/04/2025	Establishment of a steering committee for the vertical business model project	Issued under the Resolution of the BOD
66.	369/2025/NQ-HĐQT	09/04/2025	Approval of the Bank's 2024 annual report	100%
67.	368/2025/NQ-HĐQT	09/04/2025	Renaming and relocating the Thanh Xuan Branch	100%
68.	358/2025/NQ-HĐQT	08/04/2025	Approval of some contents related to the organization of the 2025 Annual General Meeting of Shareholders	100%
69.	356/2025/QĐ-HĐQT	03/04/2025	Approval of the Bank's 2024 annual report	Issued under the Resolution of the BOD
70.	334/2025/NQ-HĐQT	28/03/2025	Approval of some contents related to the organization of the 2025 Annual General Meeting of Shareholders	100%
71.	319/2025/QĐ-HĐQT	24/03/2025	List of officers participating in the 2024 NFX China Professional Training and Improvement Project	Issued under the Resolution of the BOD
72.	316/2025/QĐ-HĐQT	24/03/2025	Issuance of the organizational structure of the CBD	Issued under the

				Resolution of the BOD
73.	315/2025/NQ-HĐQT	24/03/2025	Approval of the adjustment of the organizational structure, functions, and responsibilities of the Corporate Banking Division	100%
74.	314/2025/NQ-HĐQT	24/03/2025	Approval of the distribution of the post-tax profit of the Bank for the year 2024	100%
75.	312/2025/NQ-HĐQT	24/03/2025	Approval of Welfare Program for Employees on the 31st Anniversary of the Bank's Establishment, financed by the Bank's Welfare Fund	100%
76.	306/2025/NQ-HĐQT	21/03/2025	Approval of the resolution of the Board of Directors approving the loan transaction between SeABank and the partner	100%
77.	298/2025/NQ-HĐQT	19/03/2025	Resolution on strengthening security and order assurance	100%
78.	297/2025/QĐ-SeABank	19/03/2025	Some issues related to the bonus of shares for Bank's management staff in 2024	Issued under the Resolution of the BOD
79.	287/2025/NQ-HĐQT	17/03/2025	Amendment of SeABank's charter capital license	100%
80.	264/2025/QĐ-SeABank	11/03/2025	Amendment of the License on the charter capital of SeABank	Issued under the Resolution of the BOD
81.	256/2025/QĐ-HĐQT	10/03/2025	Sending staff to attend the 2025 Payments Banking Forum ASEAN organized by JPMorgan Chase in Malaysia	Issued under the Resolution of the BOD
82.	254/2025/NQ-HĐQT	10/03/2025	Approval of the content of the audited financial statements for the fiscal year ending December 31, 2024	100%
83.	246/2025/QĐ-HĐQT	07/03/2025	Authorizing Mr. Nguyen Tuan Anh or Mr. Andrew Vo to sign a letter of agreement with Linklaters	Issued under the Resolution of the BOD
84.	239/2025/QĐ-HĐQT	06/03/2025	Assign the SeABank Head Office Trade Union to repurchase and reclaim ESOP shares from 2021 and 2022.	Issued under the Resolution of the BOD
85.	238/2025/NQ-HĐQT	06/03/2025	Selection of an audit firm to perform assurance services on the operations of the internal audit system regarding the preparation and presentation of the Bank's financial statements for the year ended December 31, 2024	100%
86.	226/2025/NQ-HĐQT	04/03/2025	Approve the record date for shareholders to exercise their rights to attend the 2025	100%

			Annual General Meeting of Shareholders (AGM).	
87.	225/2025/NQ-HĐQT	04/03/2025	Approval of certain matters related to the Bank's 2025 Budget Plan.	100%
88.	208/2025/NQ-HĐQT	28/02/2025	Approval of the record date for shareholders to exercise their rights to attend the 2025 Annual General Meeting of Shareholders (AGM).	100%
89.	203/2025/NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Can Tho	100%
90.	202/2025/NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Can Tho	100%
91.	201/2025/NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Quang Ninh	100%
92.	200/2025/NQ-HĐQT	26/02/2025	Personnel plan for the position of Branch Director of SeABank Quang Ninh	100%
93.	188/2025/QĐ-SeABank	25/02/2025	Approve the resolution on summarizing the ESOP 2024 share issuance program.	Issued under the Resolution of the BOD
94.	186/2025/QĐ-SeABank	25/02/2025	Approve the recognition of the title "Excellent Labor Collective."	Issued under the Resolution of the BOD
95.	177/2025/QĐ-PCTHĐQT	24/02/2025	Authorization and delegation to Mr. Nguyen Tuan Anh or Mr. Vo Long Nhi for the signing of the legal consulting service contract and related documents concerning the Proparco and FMO loan facility	Issued under the Resolution of the BOD
96.	170/2025/NQ-HĐQT	21/02/2025	Issuance of regulations on asset classification, provisioning rates and methods, and the use of risk provisions for addressing customer debt risks at SeABank resulting from hardships and damages caused by Storm No. 3 in 2024	100%
97.	166/2025/NQ-HĐQT	20/02/2025	Delegate and authorize Mr. Nguyen Tuan Anh or Mr. Vo Long Nhi to sign legal consultancy service contracts and related documents concerning Proparco and FMO loans.	100%
98.	157/2025/QĐ-HĐQT	17/02/2025	Assign the SeABank Head Office Trade Union to repurchase and reclaim ESOP shares from 2021 and 2022 (repeated).	Issued under the Resolution of the BOD
99.	149/2025/NQ-HĐQT	14/02/2025	Delegate and authorize Mr. Nguyen Tuan Anh and/or Mr. Vo Long Nhi to sign the IFC project service agreement.	100%
100.	146/2025/NQ-HĐQT	13/02/2025	Approval of the 2025 capital planning and allocation plan	100%
101.	134/2025/QĐ-PCTHĐQT	10/02/2025	Delegation and authorization for Mr. Nguyen Tuan Anh and/or Mr. Vo Long Nhi	Issued under the

			to sign the service agreement for the IFC project	Resolution of the BOD
102.	133/2025/QĐ-CTHĐQT	10/02/2025	Delegation and authorization for Mr. Nguyen Tuan Anh and/or Mr. Vo Long Nhi to sign payment-related documents for HSC	Issued under the Resolution of the BOD
103.	112/2025/QĐ-HĐQT	03/02/2025	Ms. Nghiem Thị Thu Nga resigned from the position of Chief Accountant of PTF	Issued under the Resolution of the BOD
104.	111/2025/QĐ-HĐQT	03/02/2025	Mr. Nguyen Quang Thang resigned from the position of Member of the Supervisory Board of PTF.	Issued under the Resolution of the BOD
105.	110/2025/QĐ-HĐQT	03/02/2025	Mr. Nguyễn Anh Tuan resigned from the position of Full-time Member of the Supervisory Board of PTF.	Issued under the Resolution of the BOD
106.	109/2025/QĐ-HĐQT	03/02/2025	Ms. La Thi Hien resigned from the position of Member of the Members' Council of PTF	Issued under the Resolution of the BOD
107.	108/2025/QĐ-HĐQT	03/02/2025	Mr. Hoàng Huy Chương resigned from the position of Member of the Members' Council of PTF	Issued under the Resolution of the BOD
108.	107/2025/QĐ-HĐQT	03/02/2025	Mr. Nguyễn Minh Thắng resigned from the positions of Member and Chairman of the Members' Council of PTF, and ceased to be the legal representative	Issued under the Resolution of the BOD
109.	106/2025/QĐ-HĐQT	03/02/2025	Ms. Nguyen Thi Thu Huong resigned from the positions of Member and Vice Chairwoman of the Members' Council	Issued under the Resolution of the BOD
110.	105/2025/QĐ-HĐQT	03/02/2025	Mr. Le Quoc Long resigned from the positions of Member and Vice Chairman of the Members' Council	Issued under the Resolution of the BOD
111.	99/2025/NQ-HĐQT	24/01/2025	Approval of PTF's 2024 financial statements	100%
112.	89/2025/NQ-HĐQT	23/01/2025	Mr. Nguyen Minh Thắng resigned from the positions of Member and Chairman of the Members' Council of PTF, and ceased to be the legal representative.	100%
113.	81/2025/QĐ-SeABank	22/01/2025	Authorize Mr. Nguyen Tuan Cuong – Deputy CEO – to sign the support agreement with PTF.	Issued under the Resolution of the BOD
114.	78/2025/QĐ-HĐQT	22/01/2025	Applying additional remuneration for Members of the Board of Directors	Issued under the Resolution of the BOD

115.	80/2025/NQ-HĐQT	22/01/2025	Approval of the signing of the Support Agreement with PTF	100%
116.	76/2025/NQ-HĐQT	22/01/2025	Mr. Le Quoc Long resigned from the positions of Member and Vice Chairman of the Members' Council.	100%
117.	75/2025/NQ-HĐQT	22/01/2025	Approval of the year-end bonus program for Units and Individuals in 2024 from the Commendation Fund	100%
118.	67/2025/NQ-HĐQT	21/01/2025	Approval of the 2024 financial statements of PTF	100%
119.	45/2025/NQ-HĐQT	15/01/2025	Approval of the issuance of regulations for assessing and managing minimum capital adequacy ratio under Basel II.	100%
120.	41/2025/QĐ-HĐQT	13/01/2025	Amendment and supplement the job description and decision-making authority delegation for Mr. Le Quoc Long.	Issued under the Resolution of the BOD
121.	37a/2025/QĐ-HĐQT	11/01/2025	Remuneration for Deputy CEO Bui Quoc Hieu	Issued under the Resolution of the BOD
122.	37/2025/QĐ-HĐQT	11/01/2025	Appointment of Deputy CEO Bui Quoc Hieu	Issued under the Resolution of the BOD
123.	36a/2025/QĐ-HĐQT	11/01/2025	Remuneration for Deputy CEO Le Thanh Hai	Issued under the Resolution of the BOD
124.	36/2025/QĐ-HĐQT	11/01/2025	Appointment of Deputy CEO Le Thanh Hai	Issued under the Resolution of the BOD
125.	35/2025/NQ-HĐQT	11/01/2025	Approval of the appointment of senior management personnel of SeABank	100%
126.	32/2025/QĐ-HĐQT	10/01/2025	Applying additional remuneration for Mr. Fegus Macdonald Clark – Independent Board Member of BOD	Issued under the Resolution of the BOD
127.	31/2025/QĐ-HĐQT	10/01/2025	Applying additional remuneration for Mr. Mathew Nevil Welch – Board Member	Issued under the Resolution of the BOD
128.	24/2025/NQ-HĐQT	09/01/2025	Approval of the selection of the independent audit firm for 2025	100%
129.	17/2025/QĐ-HĐQT	03/01/2025	Changing the address of 2 transaction offices under SeABank Da Nang Branch	Issued under the Resolution of the BOD
130.	12/2025/NQ-HĐQT	03/01/2025	Approval of the 2025 Budget Plan of SeABank	100%

131.	11/2025/QĐ-HĐQT	02/01/2025	Executing the early release of shares in 2023	Issued under the Resolution of the BOD
132.	07/2025/NQ-HĐQT	02/01/2025	Approval of the action program and periodic meeting plan for 2025	100%
133.	02/2025/NQ-HĐQT	02/01/2025	Approval of the implementation of the ESOP 2024 program	100%

III. Board of Supervisors/Audit Committee (06 months of 2025):

1. Information about members of the Supervisory Board 2023-2028 term:

No.	Members of the Supervisory Board	Position	The date becoming/ceasing to be the member of the Supervisory Board	Qualification
1.	Mr. Nguyen Ngoc Quynh	Head of the Supervisory Board	15/11/2024	Bachelor - Banking Academy of Vietnam
2.	Ms. Vu Thi Ngoc Quynh	Members of Supervisory Board	11/4/2018. Ms. Quynh resigned from her position as Head of the Supervisory Board from November 15, 2024	Master of Business Administration - California Miramar University, USA
3.	Ms. Vu Thu Thuy	Member of Supervisory Board	28/4/2023	Master of Business Administration in Finance - University of Southern Colombia
4.	Mr. Nguyen Thanh Luan	Member of Supervisory Board	28/4/2023	Bachelor of Economics, major in Investment Economics - National Economics University
5.	Mr. Luong Duy Dong	Member of Supervisory Board	15/11/2024	Bachelor of Accounting and Auditing - National Economics University

2. Meetings:

No.	Members of the Supervisory Board	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Mr. Nguyen Ngoc Quynh	6	100%	100%	-
2	Ms. Vu Thi Ngoc Quynh	6	100%	100%	-
3	Ms. Vu Thu Thuy	6	100%	100%	-

No.	Members of the Supervisory Board	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
4	Mr. Nguyen Thanh Luan	6	100%	100%	-
5	Mr. Luong Duy Dong	6	100%	100%	-

3. Supervising Board of Directors, Board of Management and shareholders by the Supervisory Board:

- BOS's supervision activities for the BOD and BOM are carried out regularly and according to audit topics, focusing on:
 - (i) Supervising SeABank's management and operations activities in compliance with the provisions of law, internal regulations and the bank's Charter in management and administration at SeABank.
 - (ii) Supervising the implementation of the BOD and the BOM in implementing the guidelines, policies, directives of the SBV and the Resolution of the GMS through orientation, business targets and key tasks.
 - (iii) Supervising the bank's financial status, supervising the approval and implementation of investment projects, purchase and sale of fixed assets and contracts under the decision authority of the GMS and the BOD.
 - (iv) Supervise the BOM in implementing the Restructuring Plan associated with bad debt handling for the period 2021 - 2025 through the internal information system (activity reports, Supervision reports from Units under the Line of defense No. 1 and 2) & implementing the application of the Law on Credit Institutions 2024 to banking operations.
 - (v) Supervising compliance with regulations of the Law on Credit Institutions 2024 on restrictions to ensure safety in SeABank's operations.
- Through their monitoring activities and internal audit results, the BOS promptly made recommendations to the BOD and BOM to strengthen control, improve processes, minimize risks to ensure operational efficiency and compliance with legal regulations.

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

- The BOS participated in regular meetings of the BOD and briefings of the BOM. The BOD and the BOM ensured the provision of information and documents on the management, administration and business activities of the Bank for the BOS to fulfill their functions and tasks.
- The BOS and the Internal Audit organized meetings to promptly inform and work with the BOD and the BOM to make drastic decisions and directions to prevent and solve problems in operations. This contributed to complete regulations, improve processes and products, manage business risks and enhance the bank's management capacity.
- The BOD and the BOM have made efforts to resolve shortcomings per the BOS and Internal Audit's recommendations to ensure the Supervisory Board carry out its tasks accordingly.
- Strengthened the coordination and information exchange mechanism between the BOS, the BOD and the BOM through the internal information reporting system, sending representatives to attend meetings of the Committees/Subcommittees as guests.

5. Other activities of the BOS:

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

- Carried out the function of senior management supervision for internal audit according to the provisions of Circular 13/2018/TT – NHNN, during the period, the Board of Supervisors urged the Internal Audit Department to complete the 2025 audit plan, coordinate with the Legal and

Compliance Division to conduct compliance control and testing of business units and testing topics. Regularly updated risks to make appropriate adjustments to the market and the State Bank's direction. In addition, the Board of Supervisors directed Internal Audit to monitor and urge the bank's divisions, departments and functional units to resolve their respective audit recommendations on time.

- Collected & updated SeABank's list of related people, monitored the list of shareholders owning 1% or more of SeABank's charter capital and their related persons; At the same time, reviewed transactions with related persons of the Bank according to the provisions of the Law on Credit Institutions and the Law on Enterprises.
- Promulgate Guidelines on the implementation of the Board of Supervisory's high-level supervision of the Internal Audit Team in batches at SeABank. Directed the Internal Audit Department to complete the mechanism to monitor financial status, supervise regulations in Chapter VII of the Law on Credit Institutions 2024, supervise investment projects, purchase and sale of fixed assets under the authority of the General Meeting of Shareholders and the Board of Directors.
- Directed Internal Audit to participate in the implementation of integrated Governance risk & Compliance (GRC) project to automate audit activities.
- Send members of the Board of Supervisors and leaders of Internal Audit to participate in specialized training courses on the Audit Committee and other training courses to continue to improve and enhance the personnel of the Board of Supervisors and Internal Audit.
- Continue to improve internal audit tools to improve audit quality.

IV. BOM

No.	Member of the BOM	Position	Gender	Date of birth	Qualifications
1.	Le Quoc Long	General Director	Male	13/05/1965	<ul style="list-style-type: none"> - Bachelor's degree in Law of Economics. - He has nearly 40 years of experience in business and finance, including over 30 years in the banking sector and 20 years in SeABank's BOM. He was appointed as General Director of SeABank pursuant to Decision No. 808/2023/QD-HDQT dated November 24, 2023.
2.	Vu Dinh Khoan	Deputy General Director	Male	01/10/1969	<ul style="list-style-type: none"> - Bachelor's degree in Finance and Banking. - He has nearly 30 years of experience in the banking sector, including 12 years in executive roles at SeABank as Director of Control Division, Director of Support & Development Division, and Deputy General Director.
3.	Nguyen Thi Thu Huong	Deputy General Director	Female	29/06/1975	<ul style="list-style-type: none"> - Bachelor's degree in Finance and Banking. - She has nearly 30 years of experience in the finance and banking sector, including 17 years holding key positions at SeABank such as Chief Accountant,

No.	Member of the BOM	Position	Gender	Date of birth	Qualifications
					Head of Internal Audit Division, Head of Accounting Division, and Deputy General Director.
4.	Hoang Manh Phu	Deputy General Director	Female	18/02/1970	<ul style="list-style-type: none"> - Bachelor's degree from the Banking Academy. - He has nearly 30 years of management experience in the banking sector, including over 20 years of dedication at SeABank, holding various key positions such as Northern Regional Director, Head of Credit & Risk Management Division, and General Director.
5.	Nguyen Tuan Cuong	Deputy General Director	Female	03/04/1965	<ul style="list-style-type: none"> - Bachelor's degree in Software Engineering. - He has nearly 20 years to strengthen SeABank's technological development, holding key positions within the Information Technology & Digital Banking Division. Prior to that, he worked for an extended period in Austria in various technical roles such as Software Developer and Network Administrator.
6.	Dang Thu Trang	Deputy General Director	Male	29/09/1981	<ul style="list-style-type: none"> - Bachelor's degree in Law of Economics. - She has 20 years of experience in the banking sector, including 17 years in key management roles at the BOD Office and the BOM Office of SeABank, specializing in legal advisory, human resources, and executive operations.
7.	Nguyen Hong Quang	Deputy General Director	Female	30/12/1985	<ul style="list-style-type: none"> - Master's degree in Finance and Banking. - He has 16 years of experience in the banking sector, including nearly 10 years of dedicated service at SeABank's Treasury and Financial Markets Division, where he has held key managerial positions such as Director of Foreign Currency Trading, Director of FX and Gold Trading, Deputy Director of Division, and Director of Division.
8.	Nguyen Tuan Anh	Deputy General Director	Female	14/04/1980	<ul style="list-style-type: none"> - Master's degree in Business Administration.

No.	Member of the BOM	Position	Gender	Date of birth	Qualifications
					<ul style="list-style-type: none"> - He has over 20 years of experience in finance and banking, with expertise in internal audit, financial planning, and strategy. He joined SeABank in 2019 as Director of Risk Management Division cum Director of Financial Strategy. He has made significant contributions to the Bank's development.
9.	Nguyen Ngoc Quynh	Deputy General Director	Female	05/10/1973	<ul style="list-style-type: none"> - Bachelor's degree in Finance and Banking. - He has 30 years of experience in accounting and treasury operations, including over 20 years in key management and executive positions at SeABank.
10.	Vo Long Nhi	Deputy General Director	Female	24/07/1973	<ul style="list-style-type: none"> - Bachelor's degree in Finance. - He has nearly 10 years of management with significant contributions to SeABank's Investment Division. From 2021 to 2024, he worked as Deputy General Director before being appointed as Director of External Relations and Project Development cum Head of the Ho Chi Minh City Representative Office, in alignment with the Bank's upcoming strategic initiatives.
11.	Le Thanh Hai	Deputy General Director	Female	11/07/1977	<ul style="list-style-type: none"> - Master's degree in Business Administration (Northwestern University, USA). - He has over 20 years of experience in finance and banking. He joined SeABank in 2007 and has served as Director of the Retail Banking Division since 2018. He is recognized for his significant contributions to the growth of the Bank's retail segment, including spearheading innovation projects such as the SeAMobile app and fostering strategic partnerships with major players like Vietnam Airlines and Visa to enhance value for individual customers.
12.	Bui Quoc Hieu	Deputy General Director	Female	03/09/1974	<ul style="list-style-type: none"> - Bachelor's degree in Accounting (Hanoi University of Finance and Accounting); Bachelor's degree in English (Hanoi University of Foreign Languages).

No.	Member of the BOM	Position	Gender	Date of birth	Qualifications
					- With over 24 years of experience in the finance and banking sector, Mr. Bui Quoc Hieu has held various key positions at SeABank, including Chief Accountant, Director of SeABank Hai Phong Branch (since 2013), Regional Director, Deputy Director of Credit Approval Division, and Director of Credit Approval Division. Prior to his appointment as Deputy General Director, Mr. Hieu made notable contributions to enhancing credit appraisal quality, optimizing credit processes, and mitigating credit-related risks within the Bank's operations.

V. Chief Accountant

Name	Date of Birth	Professional Qualification	Date of Appointment/ Dismissal
Ms. Nguyen Thi Hoai Phuong	05/10/1977	Bachelor of Economics, Finance Academy	Date of Appointment: 14/07/2017

VI. Corporate Governance Training

Corporate governance training at SeABank is primarily conducted through internal training programs and leadership development initiatives, aimed at effectively implementing the Bank's strategies, policies, and corporate governance regulations.

- As of June 2025, the list of BOD's members who have completed advanced corporate governance training organized by the Bank includes:

No.	Full Name	Title	Programs
1.	Le Van Tan	Chairman of the BOD	BOD Certification Program integrated with ESG
2.	Khuc Thi Quynh Lam	Vice Chairwoman of the BOD	BOD Certification Program integrated with ESG
3.	Tran Thi Thanh Thuy	Member of the BOD	BOD Certification Program integrated with ESG
4.	Fergus Macdonald Clark	Independent Member of the BOD	BOD Certification Program integrated with ESG
5.	Mathew Nevil Welch	Member of the BOD	BOD Certification Program integrated with ESG
6.	Matthew Sander Hosford	Independent Member of the BOD	33 rd Board of Directors Certification Program (DCP33)

2. Members of the BOS and Internal Audit have also received advanced training on the Audit Committee with ESG integration.

No.	Programs	Members	Title	Result
1	Advanced Program on the Audit Committee	Nguyen Thanh Luan	Member of the BOS	Completed
		Tran Anh Dung	Head of Internal Audit Department	Completed

3. As of June 2025, the Corporate Secretary – the supporting unit to the BOD – has participated in an advanced training program on Corporate Secretary with ESG integration, including:

No.	Full Name	Title
1.	Vu Quoc Tuan	Deputy Director in charge of the BODO, concurrently Corporate Secretary and Person in charge of Corporate Governance
2.	Dao Minh Nguyet	Deputy Director of the BODO, concurrently Corporate Secretary and Person in charge of Corporate Governance
3.	Hoang Tuyet Mai	Head of Corporate Governance Secretariat, concurrently Corporate Secretary and Person in charge of Corporate Governance
4.	Nguyen Thi Ngoc	Deputy Head of Corporate Governance Secretariat – BODO

4. Members of the BOD, along with the Corporate Secretaries and Investor Relations from the BODO, have also participated in specialized workshops and seminars on corporate governance, including the following:

No.	Workshop/Seminar	Contents	Participants	No. of participants
1.	Climate governance	Climate governance and role of the BOD: “Lessons from Southeast Asia & strategic directions for Vietnamese Enterprises”.	BOD’s Member, Corporate Secretary	4
2.	Resolution 68-NQ/TW on Private sector development	Seminar on “Resolution 68-NQ/TW on private sector development: Which opportunities for listed companies and public enterprises?”	BOD’s Member, Corporate Secretary	6
3.	Seminar Directors Talk #20	Commemorative event celebrating 8 years of co-creation and advancing corporate governance	BOD’s Member, Corporate Secretary	4
4.	Seminar Directors Talk #21	The role of the BOD in risk governance	BOD’s Member, Corporate Secretary	4

No.	Workshop/Seminar	Contents	Participants	No. of participants
5.	Thematic seminar	Border adjustment tax: A Board-level perspective	BOD's Member, Corporate Secretary	4

VII. The list of affiliated persons of the public company (Semi-annual report) and transactions of affiliated persons of the Company)

1. List of related persons of the company: **in Appendix 01 enclosed herewith.**
2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons: **in Appendix 02 enclosed herewith.**
3. Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: **Not available at June 30th 2025.**
4. Transactions between the Company and other objects
 - 4.1. Transactions between the Company and the company that its members of BOM, the BOS, Director (General Director) have been founding members or members of BOD, or CEOs in three (03) latest years (calculated at the time of reporting):
 - + Transaction between SeABank and North Hanoi Smart City Development Investment Joint Stock Company - Ms. Nguyen Thi Nga (Ms. Le Thu Thuy's mother) is Vice Chairwoman of the Board of Directors and General Director.
 - + Transaction between SeABank and BRG Group - Joint Stock Company – The company of which Ms. Nguyen Thi Nga (Ms. Le Thu Thuy's mother) is the Chairman of the Board of Directors.
 - + Transactions between SeABank and Vietnam Aircraft Leasing Joint Stock Company - The company of which Ms. Nguyen Thi Nga (Ms. Le Thu Thuy's mother) is the Chairman of the Board of Directors.
 - + Transactions between SeABank and Hanoi Tourism Services Joint Stock Company - The company of which Ms. Nguyen Thi Nga used to be a member of the Board of Directors.
 - + Transactions between SeABank and Nghe An Agriculture and Fisheries Joint Stock Company - The company of which Ms. Khuc Thi Quynh Lam is the Chairman of the Board of Directors.
 - + Transactions between SeABank and Nghe An Pharmaceutical - Medical Supplies Joint Stock Company - The company of which Ms. Khuc Thi Quynh Lam used to be Chairman of the Board of Directors.

- + Transactions between SeABank and Smart key Real Estate Investment and Trading Joint Stock Company - the company of which Ms. Khuc Thi Quynh Lam used to be Chairman of the Board of Directors.
- + Transactions between SeABank and Phu My Development and Investment Company Limited - The company of which Ms. Nguyen Thi Nga is the Chairman of the Board of Directors.

4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO) - in **Appendix 02 enclosed herewith.**

4.3. Other transactions of the Company (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, Director (General Director) and other managers – **None.**

VIII. Transactions of Insiders and Related Persons with Company Shares (6 months of 2025)

1. List of insiders and related persons: **As per Appendix 05 attached.**
2. Transactions of insiders and related persons with the company's shares: **As per Appendix 04 attached.**

IX. Other Issues to Note: None.

Distribution:

- As addressed;
- Archive: Office of the Board of Directors.

**SOUTHEAST ASIA COMMERCIAL JOINT
STOCK BANK
CHAIRMAN OF
THE BOARD OF DIRECTORS
*(signed and sealed)***

LE VAN TAN

APPENDIX 01
The list of affiliated persons of the SeABank

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

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

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

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

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

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

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

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

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

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

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

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

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

STT	Name of organization/ individual	Securities trading account	Position at SeABank (if any)	ID No	Date of issue	Place of issue	Address	Time of starting to be affiliated person	Time of ending to be affiliated person	Note	Relationship with SeABank
20	Nguyễn Hồng Quang		Deputy General Director					23/02/2024			
21	Nguyễn Tuấn Anh		Deputy General Director					23/02/2024			
22	Bùi Quốc Hiệu		Deputy General Director					11/01/2025		Appointed as Deputy General Director with effect from 11 January 2025.	
23	Lê Thanh Hải		Deputy General Director					11/01/2025		Appointed as Deputy General Director with effect from 11 January 2025.	
24	Nguyễn Thị Hoài Phương		Chief Accounting Officer					14/07/2017			
25	SeABank Trade Union		Socio-political organization of the public company								
B. Enterprises and organizations own more than 10% of charter capital											
Not available											
C. Any organization or individual that directly or indirectly supervises or is directly or indirectly supervised by another organization or individual; two organizations or individuals under the management of the same entity											
1	SeABank Asset Management Company Limited (SeABank AMC)		Subsidiary company					03/12/2008			subsidiary SeABank
	Hoàng Mạnh Phú		Chairman of SeABank AMC					01/07/2025		new appointment	
	Nguyễn Thanh Ngọc		General Director (Chief Executive Officer) of SeABank AMC					26/05/2025		new appointment	
2	Post and Telecommunication Finance Company Limited (PTF)		formerly a subsidiary company					22/5/2018	03/02/2025	Transfer of subsidiary company	previously a subsidiary of SeABank
3	Petrovietnam Oil Sai Gon Joint stock company		SeABank is a major shareholder								SeABank is a major shareholder
4	Petrovietnam Oil Yung Tau Joint stock company		SeABank is a major shareholder								SeABank is a major shareholder
5	Petrovietnam Oil Tay Ninh Joint stock company		SeABank was previously a major shareholder.						11/03/2025	Merged into Saigon Petroleum Joint Stock Company	SeABank was previously a major shareholder. 14/15

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

APPENDIX 02
List of transactions between SeABank and related parties of SeABank; or between SeABank and major shareholders, internal persons, and related parties of internal persons

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

No.	Name of organization / individual	Relationship with SeABank	ID No.*, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
5	North Ha Noi Smart City Development Investment Joint Stock Company	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025	1219/2024/NQ HDQT 449/2025/QĐ-CTHDQT	- Through a credit package worth VND 4,300,000 dated December 26, 2024. Payment guarantee of VND 89,151,000. - Non-credit transaction: VND 2,327,444 million	
6	Viet Nam Aircraft Leasing Joint Stock Company	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Non-credit transaction: VND 1,679,485 million and USD 163,476 million	
7	Big C Thang Long Supermarket Service and International Trading Company Limited	Ms. Nguyen Thi Nga is the Chairwoman of the Members' Council.			From January 1, 2025 - December 31, 2025		- Credit transactions: Loan limit of VND 240 billion & medium-term credit of VND 150 billion. - Non-credit transactions: VND 6,042 million.114	
8	Hoang Vien Quang Ba Company Limited	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 306,699 million and USD 932,052. - Hire a custodian	
9	Hanoi Real Estate Trading and Services Joint Stock Company	Related person of Ms. Nguyen Thi Nga (Standing Vice Chairwoman of the BOD)			From January 1, 2025 - December 31, 2025		- Lease the premises to SeABank. - Non-credit transactions: VND 259,337 million	
III.	Le Thu Thuy	Vice Chairwoman of the Board of Directors			From January 1, 2025 - December 31, 2025		0	
IV.	Khuc Thi Quynh Lam	Vice Chairwoman of the Board of Directors			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 19,089 million	
1	Nguyen Duy Hung	Related person of Ms. Khuc Thi Quynh Lam			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 7,148 million.	
2	Nguyen Tuong Huy	Related person of Ms. Khuc Thi Quynh Lam					- Credit transactions: VND 357 million	

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

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

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

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

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

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

No.	Name of organization / individual	Relationship with SeABank	ID No. *, date of issue, place of issue	Address	Time of transactions with SeABank	Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors (*)	Description, quantity and total transaction value (**)	Note
2	Doan Thi Hong Duong	Related person of Mr Bui Quang Hieu			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 5.102 million	
XXI	Le Thanh Hai	Deputy General Director			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card. - Non-credit transactions: VND 15.675 million	
1	Vuong Thi Nga	Related person of Mr Le Thanh Hai			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 1.150 million	
2	Lo Thi Hong Hai	Related person of Mr Le Thanh Hai			From January 1, 2025 - December 31, 2025		- Credit transactions: Credit card. - Non-credit transactions: VND 1.782 million	
3	Lo Thi Ha	Related person of Mr Le Thanh Hai			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 2.683 million	
XXII.	Nguyen Hoai Phuong	Chief Accountant Officer			From January 1, 2025 - December 31, 2025		- Non-credit transactions: VND 325 million	
XXIII.	Vu Quoc Tuan	Person in charge of corporate governance			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 6.319 million - Giao dich Credit card ☐	
1	Bui Thi Thu Huyen	Related person of Mr-Vu Quang Tuan			From January 1, 2025 - December 31, 2025		- Credit transactions: VND 420 million	

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

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

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

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

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

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

APPENDIX 03

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

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

APPENDIX 04
THE LIST OF INTERNAL PEOPLE AND RELATED PEOPLE

No	Name of organization/ individual	Securities trading account (if any)	Position at SeABank (if any) (Chairman of the Board of Directors (BOD))	ID No	Date of issue	Place of issue	Address	Number of shares owned	Ownership ratio	Notes
1.	Lê Văn Tân							11.575.697	0.41%	
	Lê Văn Nghi							-	0.00%	
	Lê Văn Lê							-	0.00%	
	Nguyễn Thị Diễm							-	0.00%	
	Lê Thị Ngoan							-	0.00%	
	Nguyễn Văn Nguyễn							-	0.00%	
	Lê Văn Tiến							-	0.00%	
	Trần Thị Thơm							-	0.00%	
	Lê Văn Tân							-	0.00%	
	Hoàng Thị Mai							-	0.00%	
	Lê Văn Tân							-	0.00%	
	Trần Thị Bảy							-	0.00%	
	Lê Thị Thơm							-	0.00%	
	Nguyễn Minh Tiến							-	0.00%	
	Lê Thị Miên							-	0.00%	
	Lê Kiều Anh							-	0.00%	
	Lê Bảo Minh							-	0.00%	

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

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

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

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

APPENDIX 05
Share transactions of internal persons and their affiliated person

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

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

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

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