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No: 96/2025/BC- SeABank

Hanoi, January 24, 2025

**REPORT  
ON CORPORATE GOVERNANCE  
(2024)**

**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, Ly Thai To Ward, Hoan Kiem District, Hanoi City.
- Phone: 024.39448688 Fax: 024.39448689 Email: [contact@seabank.com.vn](mailto:contact@seabank.com.vn)
- Charter capital: 28,350,000,000,000 (Twenty eight thousand three 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 2024 General Meeting of Shareholders**

In 2024, SeABank organized to collect shareholders' opinions in writing in January 2024 and October 2024 and organized the 2024 Annual General Meeting of Shareholders ("AGM") in April 2024 and the Extraordinary General Meeting of Shareholders in November 2024. Details of the resolutions passed by the AGM are as follows:

No.	Resolution/ Decision No.	Date	Content
A. <b>January 2024:</b> SeABank sought shareholder opinions in writing regarding the transfer of all SeABank's capital contribution in Post and Telecommunication Finance Company Limited to the transferee AEON Financial Service Co., Ltd. in January 2024. The GMS approved the following contents::			
1.	Article 1	06/02/2024	Approved the transfer of all SeABank's capital contribution in Post and Telecommunication Finance Company Limited to the transferee AEON Financial Service Co., Ltd. with the following main contents: a. Transfer object: Post and Telecommunication Finance Company Limited b. Transferor (Seller): Southeast Asia Commercial Joint Stock Bank.

No.	Resolution/ Decision No.	Date	Content
			<p>c. Transferee (Buyer): AEON Financial Service Co., Ltd.</p> <ul style="list-style-type: none"> <li>- Address: 1-1, Kandanishiki-Cho, Chiyoda-Ku, Tokyo, Japan.</li> <li>- Main business activities: Banking, non-banking credit, and insurance.</li> </ul> <p>d. Transfer rate/capital: 100% Charter Capital of PTF, equivalent to the charter capital of VND 1,550 billion VND.</p>
2.	Article 2	06/02/2024	<p>Approved and authorized the Board of Directors to decide, approve, sign, and organize the necessary procedures as required by law to carry out the transfer of all SeABank's capital contribution in PTF to AEON Financial Service Co., Ltd., including but not limited to the following:</p> <ul style="list-style-type: none"> <li>a. Charter Capital Transfer Agreement and/or any other related documents between SeABank and AEON Financial Service Co., Ltd.;</li> <li>b. Amending, supplementing terms of the Charter Capital Transfer Agreement and other related documents; and signing amended and supplemented agreements, documents based on negotiations with the partner and/or relevant legal provisions (if any);</li> <li>c. Transfer price (Sale price) ensuring it is not lower than the amount SeABank invested in PTF according to SeABank's reviewed financial statements as of June 30, 2023;</li> <li>d. Plan for the sale and transfer of SeABank's capital contribution in PTF (including amending, supplementing, and replacing the plan for the sale and transfer of SeABank's capital contribution in PTF (if any));</li> <li>e. Performing necessary procedures and/or approve, decide, sign, and provide relevant documents and dossiers as required by law to submit to the competent state agencies for approval of: (i) transferring of SeABank's capital contribution in PTF; (ii) amending the Establishment and Operation License of PTF; (iii) changing the business registration of PTF; and (iv) other necessary procedures as required by law and the competent state agencies.</li> </ul>
<p>B. On April 17, 2024, at the Conference Room - Sheraton Grand Danang Resort - No. 35 Truong Sa Street, Hoa Hai Ward, Ngu Hanh Son District, Da Nang City, Vietnam, Southeast Asia Commercial Joint Stock Bank (“SeABank”) held the Annual General Meeting of Shareholders for 2024 (“GMS” or “Meeting”). GMS ratified the following resolutions:</p>			
1.	Resolution No. 1	17/04/2024	Approved the report of the Board of Directors on the activities of the Board of Directors, each member of the

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			Board of Directors in 2023, and the report of the independent member of the Board of Directors on the activities of the Board of Directors in 2023; and the Board of Directors' activity plan for 2024.
2.	Resolution No. 2	17/04/2024	Approved the Supervisory Board's report on the business results of the Bank, the activities of the Board of Directors, and the Executive Board in 2023; self-assessment report of the Supervisory Board and each member of the Supervisory Board in 2023; and the Supervisory Board's activity plan for 2024.
3.	Resolution No. 3	17/04/2024	Approved the business performance report for 2023 and the business plan for 2024 of the Bank. The GMS authorized the Board of Directors and allowed the Board of Directors to decentralize authority (if deemed necessary by the Board of Directors) to decide/approve the adjustment, modification, and supplementation of SeABank's business plan and/or budget for 2024, in accordance with the actual situation of the Bank.
4.	Resolution No. 4	17/04/2024	Approved the standalone and consolidated financial statements for 2023 of SeABank audited by KPMG Limited.
5.	Resolution No. 5	17/04/2024	Approved the profit distribution plan for 2023 as follows: a. Approved the plan for setting up funds and distributing profits of SeABank for 2023. b. The remaining undistributed profit for 2023 and accumulated until December 31, 2023, after setting up the funds according to this distribution plan, will be used to pay dividends in shares, in compliance with relevant legal regulations, the approval of the State Bank of Vietnam, and the GMS's approval for 2024. On this basis, the GMS authorized the Chairman of the Board of Directors and/or the Standing Vice Chairman of the Board of Directors to decide on the accounting and use of the Funds according to the regulations of the Law and SeABank from time to time.
6.	Resolution No. 6	17/04/2024	Approved the remuneration and operational expenses report of the Board of Directors, Supervisory Board for 2023; remuneration, reward, and operational expense plan for the Board of Directors, Supervisory Board for 2024. The GMS authorized (i) the Board of Directors to decide/approve/issue (including amending, supplementing, replacing) the regulations on remuneration, spending, bonuses, and other benefits for members of the Board of Directors, members of the Supervisory Board of SeABank, and the remuneration levels for members of the Board of Directors ensuring

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			<p>compliance with the budget plan of the Board of Directors, Supervisory Board approved by the GMS and other relevant regulations of SeABank from time to time; (ii) authorized the Supervisory Board to decide the remuneration levels for members of the Supervisory Board ensuring compliance with the budget plan of the Board of Directors, Supervisory Board approved by the GMS and other relevant regulations of SeABank from time to time.</p>
7.	Resolution No. 7	17/04/2024	<p>Approved the list of auditing firms expected to audit the financial statements and internal control system according to Circular No. 13/2018/TT-NHNN of SeABank in 2024 and 2025, including: (1) Deloitte Vietnam Company Limited, (2) Ernst &amp; Young Vietnam Company Limited, (3) PwC Vietnam Company Limited, (4) KPMG Company Limited. The GMS authorized the Board of Directors to decide on the selection of the audit firm(s) for auditing the financial statements and the internal control system of SeABank in 2024 &amp; 2025 from the above list; and to organize the selection of the audit firm according to SeABank's regulations and the Law.</p>
8.	Resolution No. 8	17/04/2024	<p><b>Approve the plan to increase the charter capital of the Bank as follows:</b></p> <p><b>a.</b> Increase the charter capital from VND <b>24,957,000,000,000</b> to a maximum of VND <b>30,000,000,000,000</b> according to the attached Share Issuance Plan for increasing charter capital.</p> <p><b>b.</b> To implement the Charter Capital Increase Plan as outlined in item a of this Resolution, the General Meeting of Shareholders authorizes the Board of Directors to carry out the following tasks, including but not limited to:</p> <ul style="list-style-type: none"> <li>(i) decide on the specific capital increase amount for each component;</li> <li>(ii) decide on the issuance time of each component based on the actual situation and capital usage needs of the bank;</li> <li>(iii) decide, amend, supplement, and adjust the Charter Capital Increase Plan;</li> <li>(iv) decide, sign, and organize the execution of documents, files, and procedures related to the increase of charter capital;</li> <li>(v) decide, amend the Charter, Operating License, and register the change of SeABank's Enterprise Registration Certificate - Joint Stock Company in terms of charter capital according to the actual successful issuance;</li> <li>(vi) decide and implement all procedures related to the increase of charter capital with the State Bank of Vietnam, the State Securities Commission, competent state agencies in business registration at all levels and/or other relevant</li> </ul>

No.	Resolution/ Decision No.	Date	Content
			<p>state agencies according to legal regulations;</p> <p>(vii) decide and implement procedures for additional depository registration at the Vietnam Securities Depository and Clearing Corporation and additional listing registration at the Ho Chi Minh City Stock Exchange;</p> <p>(viii) decide and implement other related and necessary tasks (if any) to complete the Charter Capital Increase Plan according to legal regulations, directives, and requirements of competent state agencies, and the actual implementation of SeABank's charter capital increase.</p>
9.	Resolution No. 9	17/04/2024	<p>After approval from the State Bank of Vietnam, the State Securities Commission, and in accordance with the actual implementation situation of SeABank's charter capital increase plan in 2024 to VND 30,000 billion, the change of Item 3 – Charter Capital on SeABank's Enterprise Registration Certificate – Joint Stock Company is approved as follows:</p> <p><b>Charter capital after the change:</b></p> <p><i>Charter capital: VND 30,000,000,000,000</i></p> <p><i>In words: Thirty trillion dong</i></p> <p><i>Share par value: VND 10,000</i></p> <p><i>Total number of shares: 3,000,000,000 shares</i></p> <p>The change of Item 3 - Charter Capital on SeABank's Enterprise Registration Certificate - Joint Stock Company according to the above content is only implemented after approval from the State Bank of Vietnam to amend and supplement the charter capital level on SeABank's Operating License.</p> <p>The General Meeting of Shareholders authorizes the Board of Directors to carry out the following tasks, including but not limited to:</p> <p>(i) decide/approve (including amending, supplementing, replacing if deemed necessary) related contents;</p> <p>(ii) implement/organize the implementation of all tasks/actions;</p> <p>(iii) carry out all necessary steps and procedures; and</p> <p>(iv) sign all documents (along with amendments, supplements, replacements deemed necessary or required to ensure the effectiveness of resolutions and/or to address arising matters) in the process of registering and/or notifying the change in SeABank's Enterprise Registration Certificate at the Business Registration Agency at all levels, in accordance with legal regulations and the</p>

No.	Resolution/ Decision No.	Date	Content
			requirements of the Business Registration Agency, the actual situation of the Bank.
10.	Resolution No. 10	17/04/2024	<p>Approve the purchase of shares of Asean Securities Corporation (Enterprise code: 0102126675) to make Asean Securities Corporation a subsidiary of SeABank.</p> <p>a. Specific information about the enterprise whose shares are purchased by SeABank is as follows:</p> <p>Full name in Vietnamese: Công ty Cổ phần Chứng khoán ASEAN</p> <p>Full name in English: Asean Securities Corporation</p> <p>Abbreviated name: Asean Securities</p> <p>Head office address: Floors 4, 5, 6, and 7, No. 3 Dang Thai Than, Phan Chu Trinh Ward, Hoan Kiem District, Hanoi City, Vietnam</p> <p>Current charter capital: VND 1,000,000,000,000 (One trillion dong)</p> <p>Business field: Securities trading operations: Securities Brokerage; Proprietary Trading; Securities Investment Advisory; Underwriting, and other business activities.</p> <p>Operation term: From December 22, 2006.</p> <p>b. SeABank's expected share ownership ratio in Asean Securities: Maximum 100% of Asean Securities' charter capital at the time of transaction implementation.</p> <p>Authorize the Board of Directors to decide on the specific share ownership ratio of SeABank in Asean Securities to ensure Asean Securities becomes a subsidiary of SeABank.</p> <p>c. Expected time to implement the share purchase: In 2024 and/or in accordance with the approval of competent state agencies, legal regulations, and actual conditions.</p> <p>d. Authorize the Board of Directors to decide/approve, implement/organize the implementation of all tasks/actions, carry out all necessary steps, sign documents and other materials, along with amendments, supplements, replacements deemed necessary or required to ensure the effectiveness of resolutions and/or to address arising matters related to SeABank's purchase of all shares of Asean Securities, including but not limited to the following tasks:</p> <p>(i) Decide/approve and/or sign the capital contribution and share purchase plan (including amendments, supplements, replacements if deemed necessary) in accordance with legal regulations, the requirements of competent state agencies, and/or arising actual conditions;</p>

No.	Resolution/ Decision No.	Date	Content						
			<p>(ii) Decide the timing of share purchase transactions, purchase price, purchase volume, transaction method, and partner for the transaction.</p> <p>(iii) Decide/approve, negotiate/agree on the content, sign the Capital Contribution/Purchase Agreement and all related documents, dossiers, papers arising from this Agreement (including amendments, supplements, replacements if deemed necessary) to complete the share purchase in accordance with legal regulations, the requirements of competent state agencies, and/or SeABank's agreement with the transferor.</p> <p>(iv) Decide/approve related costs, fees, charges, and taxes for SeABank's purchase of Asean Securities shares.</p> <p>(v) Decide/approve and sign related documents, dossiers (including amendments, supplements, replacements if deemed necessary) in accordance with legal regulations to implement procedures for approval of capital contribution, share purchase by SeABank at the State Bank of Vietnam and/or other competent state agencies as required by law (if any).</p> <p>(vi) Decide/approve the legal form/organization of Asean Securities when implementing the share purchase.</p> <p>(vii) Decide/approve and sign related documents, dossiers (including amendments, supplements, replacements if deemed necessary); submit to the State Securities Commission; the Business Registration Agency and/or other competent state agencies (if any) for approval of legal form/organization changes of the enterprise, change in business registration according to legal regulations.</p> <p>(viii) Decide/approve and/or sign documents, dossiers, implement activities of Asean Securities and other related tasks according to legal regulations and internal regulations of SeABank.</p>						
11.	Resolution No. 11	17/04/2024	<p>Approving the convertible loan transaction with foreign partners as follows:</p> <p><b>a. For the convertible loan transaction:</b></p> <table border="1" data-bbox="724 1593 1409 1950"> <thead> <tr> <th data-bbox="724 1593 846 1682">Serial No</th> <th data-bbox="846 1593 1003 1682">Criteria</th> <th data-bbox="1003 1593 1409 1682">Content</th> </tr> </thead> <tbody> <tr> <td data-bbox="724 1682 846 1950">1</td> <td data-bbox="846 1682 1003 1950">Lender</td> <td data-bbox="1003 1682 1409 1950">           1. A commercial bank or a foreign bank branch or a securities investment fund or an international financial institution; and             2. Having contributed charter capital of over VND 100         </td> </tr> </tbody> </table>	Serial No	Criteria	Content	1	Lender	1. A commercial bank or a foreign bank branch or a securities investment fund or an international financial institution; and  2. Having contributed charter capital of over VND 100
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			<p>iii. Approve and implement the plan to use the foreign loan capital obtained from the loan or the capital converted from the loan;</p> <p>iv. Develop and implement detailed plans related to the issuance of shares to convert debt;</p> <p>v. Decide on a plan to ensure that the conversion does not exceed SeABank's foreign ownership limit;</p> <p>vi. Decide and carry out all procedures to obtain regulatory approval for the conversion, increase charter capital, register and list newly issued shares, and other necessary actions; and</p> <p>vii. Other related matters.</p>
12.	Resolution No. 12	17/04/2024	Approving the dismissal of Mrs. Ngo Thi Nhai from her position as a member of SeABank's Board of Directors for the 2023-2028 term, effective from April 17, 2024..
13.	Resolution No. 13	17/04/2024	Approving the election of a replacement member of the Board of Directors for the 2023-2028 term.
14.	Resolution No. 14	17/04/2024	Approving the election regulations for the replacement member of the Board of Directors for the 2023-2028 term as per the attached election regulations
15.	Resolution No. 15	17/04/2024	Approving the results of the election of the replacement member of the Board of Directors for the 2023-2028 term.
16.	Resolution No. 16	17/04/2024	Approving the restructuring plan for the period 2021-2025 assigned by the State Bank of Vietnam and the implementation results of the restructuring plan in 2023. Assign the Board of Directors to (i) continue reviewing, amending, supplementing, and reporting to the State Bank of Vietnam on the restructuring plan for the period 2021-2025 to ensure it aligns with the actual situation (if deemed necessary by the Board of Directors) and the requirements of competent state agencies; (ii) proactively review, decide/approve (including signing) all documents, materials, and carry out necessary activities, procedures, and contents related to implementing the contents/issues stated in item (i) above, in accordance with the Law, SeABank's regulations, and the Bank's strategy for each period, the business plan approved by the General Meeting of Shareholders.
17.	Resolution No. 17	17/04/2024	The GMS approves contracts and transactions with Related Persons as recorded in the audited financial statements of SeABank for the period 2021-2023; and contracts and transactions between SeABank and the subjects stipulated in Point q, Clause 2, Article 59 of the Law on Credit Institutions 2010 (as amended and supplemented in 2017) and/or Point r, Clause 3, Article 67

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			<p>of the Law on Credit Institutions 2024 (from the effective date of the Law on Credit Institutions 2024) and Clause 1, Article 167 of the Enterprise Law 2020, including but not limited to:</p> <p>a. Contracts and transactions for receiving deposits with a value exceeding 20% of SeABank's charter capital as recorded in the most recent audited financial statements.</p> <p>b. Contracts and transactions for granting credit, or other contracts and transactions with customers (except for cases prohibited/restricted by law) with a maximum value of up to 30% of SeABank's charter capital as recorded in the most recent audited financial statements.</p> <p>The GMS authorizes the Board of Directors to review, decide/approve (including signing) all documents, materials, and perform all necessary activities, procedures, and contents related to the implementation of the above-mentioned issues/contents, in accordance with the law, SeABank's regulations, and the Bank's strategy from time to time, and the 2024 Business Plan approved by the GMS.</p>
18.	Resolution No. 18	17/04/2024	<p>The GMS authorizes the Board of Directors to consider, decide/approve (including signing) all documents, materials, and carry out necessary activities, procedures, and contents related to implementing the contents/issues mentioned above, in accordance with the Law, SeABank's regulations, and the Bank's strategy for each period, the 2024 Business Plan approved by the General Meeting of Shareholders.</p> <p>The GMS approves (i) continuing to implement the unexecuted resolutions of the 2023 Annual General Meeting of Shareholders; and (ii) the policy and principles for implementing the contents/issues under the authority of the General Meeting of Shareholders arising between two General Meetings, including but not limited to:</p> <p>a. Investing, buying, and selling SeABank's assets; contributing capital, buying/selling shares of other enterprises and credit institutions; other financial investments;</p> <p>b. Amending, supplementing, promulgating, and replacing SeABank's Financial Regulations in accordance with relevant laws;</p> <p>c. Negotiating, selecting, and issuing shares to foreign investors.</p> <p>To implement the above contents/issues, the GMS authorizes the Board of Directors to proactively consider, decide/approve (including signing) all documents, materials, and carry out necessary activities, procedures,</p>

No.	Resolution/ Decision No.	Date	Content
			and contents related to implementing the contents/issues stated in points a, b, and c above, in accordance with the Law, SeABank's regulations, and the Bank's orientation and strategy for each period, the Budget Plan and 2024 Business Plan approved by the GMS.
C. On October 24, 2024, SeABank organized a written General Meeting of Shareholders to approve the resolution on amendments and supplements to the Bank's Charter of Organization and Operation, Internal Regulations on Bank Governance, Regulations on Organization and Operation of the Board of Directors, and Regulations on Organization and Operation of the Bank's Supervisory Board.			
1.	Resolution No. 1	05/11/2024	<p>Approval of the amendments and supplements to the Charter on the organization and operation of the Bank as per the attached Draft and Appendix to organize the collection of written opinions from the General Meeting of Shareholders as required. The Chairman of the Board of Directors (BOD) or the Standing Vice Chairman is authorized to continue reviewing the content of the Charter, deciding on amendments, supplements, and issuance of the Charter in accordance with the Law on Credit Institutions (LCI) 2024 and its guiding documents, while also updating content based on good corporate governance practices both domestically and internationally (if deemed necessary).</p> <p>Specifically, the provision on charter capital stipulated in Clause 1, Article 22 of the Charter will be adjusted by the BOD in accordance with and based on the content of the decision amending the operating license on charter capital by the State Bank of Vietnam</p>
2.	Resolution No. 2	05/11/2024	Governance as per the attached Draft and Appendix to organize the collection of written opinions from the General Meeting of Shareholders as required. The Chairman of the BOD or the Standing Vice Chairman is authorized to continue reviewing the content of the Regulations, deciding on amendments, supplements, and issuance of the Regulations in accordance with the LCI 2024 and its guiding documents, while also updating content based on good corporate governance practices both domestically and internationally (if deemed necessary).
3.	Resolution No. 3	05/11/2024	Approval of the amendments and supplements to the Regulations on the organization and operation of the BOD as per the attached Draft and Appendix to organize the collection of written opinions from the General Meeting of Shareholders as required. The Chairman of the BOD or the Standing Vice Chairman is authorized to continue reviewing the content of the Regulations, deciding on amendments, supplements, and issuance of the Regulations in accordance with the LCI 2024 and its

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			guiding documents, while also updating content based on good corporate governance practices both domestically and internationally (if deemed necessary).															
4.	Resolution No. 4	05/11/2024	Approve the amendments and supplements to the Regulations on the Organization and Operation of the Supervisory Board as per the attached Draft. Assign and authorize the Supervisory Board to (i) decide on the issuance of the Regulations, and (ii) continue reviewing the contents of the Charter to amend, supplement, and adjust in accordance with the 2024 Law on Credit Institutions and its implementing guidelines, updating content in line with best practices in corporate governance both domestically and internationally (if deemed necessary).															
5.	Resolution No. 5	05/11/2024	The General Meeting of Shareholders hereby delegates and authorizes the Board of Directors (and allows the Board of Directors to further delegate and authorize) to decide on and execute all tasks, actions, sign documents and other materials, along with any amendments or additions deemed necessary by the Board to ensure the effectiveness of the above resolutions and to address arising matters within the Board's authority. The resolutions approved at this meeting shall take effect from the date of approval until the Board issues a new resolution replacing them or until the aforementioned tasks are completed.															
D. On November 15, 2024, SeABank held an extraordinary General Meeting of Shareholders to elect 02 additional members of the Supervisory Board for the 2023-2028 term:																		
1.	Resolution No. 1	15/11/2024	Approval of the number of Supervisory Board members of SeABank for the remainder of the 2023-2028 term, set at 5 members															
2.	Resolution No. 2	15/11/2024	Approval of the election of 2 additional members to the Supervisory Board for the remainder of the 2023-2028 term.															
3.	Resolution No. 3	15/11/2024	<p>Approval of the results of the election of additional members to the Supervisory Board for the remainder of the 2023-2028 term:</p> <table border="1" data-bbox="719 1598 1393 1908"> <thead> <tr> <th data-bbox="719 1598 792 1667">No.</th> <th data-bbox="792 1598 930 1667">Name</th> <th data-bbox="930 1598 1109 1667">Number of votes</th> <th data-bbox="1109 1598 1219 1667">Rate</th> <th data-bbox="1219 1598 1393 1667">Result</th> </tr> </thead> <tbody> <tr> <td data-bbox="719 1667 792 1793">1.</td> <td data-bbox="792 1667 930 1793">Mr. Nguyen Ngoc Quynh</td> <td data-bbox="930 1667 1109 1793">2.745.162.003</td> <td data-bbox="1109 1667 1219 1793">100 %</td> <td data-bbox="1219 1667 1393 1793">Elected as a member of the Supervisory Board</td> </tr> <tr> <td data-bbox="719 1793 792 1908">2.</td> <td data-bbox="792 1793 930 1908">Mr. Luong Duy Dong</td> <td data-bbox="930 1793 1109 1908">2.745.162.003</td> <td data-bbox="1109 1793 1219 1908">100 %</td> <td data-bbox="1219 1793 1393 1908">Elected as a member of the Supervisory Board</td> </tr> </tbody> </table>	No.	Name	Number of votes	Rate	Result	1.	Mr. Nguyen Ngoc Quynh	2.745.162.003	100 %	Elected as a member of the Supervisory Board	2.	Mr. Luong Duy Dong	2.745.162.003	100 %	Elected as a member of the Supervisory Board
No.	Name	Number of votes	Rate	Result														
1.	Mr. Nguyen Ngoc Quynh	2.745.162.003	100 %	Elected as a member of the Supervisory Board														
2.	Mr. Luong Duy Dong	2.745.162.003	100 %	Elected as a member of the Supervisory Board														

No.	Resolution/ Decision No.	Date	Content
4.	Resolution No. 4	15/11/2024	The General Meeting of Shareholders authorizes the Board of Directors to independently review, decide/approve (including signing) all necessary documents, materials, reports, and to carry out activities, procedures, and matters required to implement the contents/issues outlined in Resolutions No. 1, 2, and 3 above, in compliance with the law, SeABank's regulations, and the bank's strategy and direction during each period.

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

The Annual General Meeting of Shareholders in 2023 elected the Board of Directors (BOD) for the 2023–2028 term and continued to strengthen and enhance its capacity by electing a replacement for one internal BOD member, Mrs. Trần Thị Thanh Thủy – former Deputy General Director of the Bank, during the 2024 Annual General Meeting of Shareholders. Accordingly, the BOD underwent the following changes:

No.	BOD Member	Position <i>(Independent BOD member, Non-executive BOD member)</i>	Start/End Date as BOD Member/Independent BOD Member	
			Date of Dismissal/End of Term	Date of Dismissal/End of Term
1.	Mr. Le Van Tan	Chairman of the BOD/Non-executive BOD Member	11/4/2018	-
2.	Mrs. Nguyen Thi Nga	Standing Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	-
3.	Ms. Le Thu Thuy	Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	-
4.	Mrs. Khuc Thi Quynh Lam	Vice Chairman of the BOD/Non-executive BOD Member	11/4/2018	-
5.	Mrs. Ngo Thi Nhai	BOD Member/Non-executive BOD Member	11/4/2018	17/4/2024
6.	Mr. Mathew Nevil Welch	BOD Member/Non-executive BOD Member	21/4/2022	
7.	Mr. Fergus Macdonald Clark	Independent BOD Member/Non-executive BOD Member	26/4/2023	
8.	Mrs. Tran Thi Thanh Thuy	BOD Member/Non-executive BOD Member	17/4/2024	

(\* According to the provisions of the 2020 Law on Enterprises and the 2019 Law on Securities, Ms. Ngô Thị Nhài and 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	83	100%	-
2.	Mrs. Nguyen Thi Nga	81	100%	Did not participate in voting when related to transactions approved
3.	Ms. Le Thu Thuy	83	100%	Did not participate in voting when related to transactions approved
4.	Mrs. Khuc Thi Quynh Lam	82	100%	Did not participate in voting when related to transactions approved
5.	Mrs. Ngo Thi Nhai	18	100%	Resigned and approved by the 2024 GMS on 17/4/2024
6.	Mr. Mathew Nevil Welch	83	100%	
7.	Mr. Fergus Macdonald Clark	83	100%	
8.	Mrs. Tran Thi Thanh Thuy	65	100%	Elected as BOD member by the 2024 GMS on 17/4/2024

### 3. BOD's supervision of the Executive Board:

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

- (i) Issuing/amending and supplementing the Bank's Charter, internal regulations on governance, regulations on SeABank's internal control system, and other rules/regulations under the BOD's authority to institutionalize the Bank's strategies into internal regulations, creating a legal framework for the Executive Board to execute the strategies.
- (ii) Annually assigning targets, business plans, and budget plans to the Executive Board for implementation according to the Bank's directions and strategies.
- (iii) Developing and promoting an information system and communication mechanism that ensures consistency and clarity, ensuring that individuals at all levels and departments are informed, disseminated, and aware of the Bank's development strategies and goals. This fosters unified and comprehensive understanding of policies, processes, and business objectives, allowing for effective execution of responsibilities and authorities.
- (iv) Establishing a synchronized, consistent, and effective internal control system throughout the Bank to ensure that the BOD's strategies and directions are uniformly implemented across the Executive Board, Business Units, Divisions/Departments at the headquarters. Additionally, maintaining an internal monitoring system with three lines of defense to promptly detect and address cases that are not aligned with the BOD's strategies and directions.
- (v) Reporting Mechanisms:
  - Weekly, monthly, and quarterly reports from the Executive Board to the BOD and its sub-committees on all aspects of the Bank, including specialized fields, from each Executive Board member.

- Reports during coordination meetings between the BOD and the Executive Board at the BOD's request or the Executive Board's invitation.
- Reports during monthly and quarterly summation meetings by the General Director.
- Reports by the Executive Board at the system-wide summation meetings held every six months.
- Reports by the Executive Board at expanded BOD meetings as requested by the BOD.
- Based on reports from the Executive Board, the BOD closely monitors the Bank's activities, supervises operations in each area and by each Executive Board member, and provides timely directions, orientations, and resolutions to ensure alignment with established strategies and budget plans.

**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 inputs from the Risk Management Committee in:

- Developing and implementing risk management policies: In 2024, the BOD, based on advice from the Risk Management Committee, issued the following risk policies:
- 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.
- 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 (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.

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

In 2024, the Risk Management Committee (RMC) and the Human Resources Committee (HRC) under the Board of Directors (BOD) continued to be strengthened in alignment with the structure of the BOD for the 2023–2028 term, the personnel of the Executive Board, and the Bank's internationalization orientation. This development aims to meet international standards, conditions, and practices in the market.

Both the RMC and HRC operated in accordance with their functions and responsibilities as stipulated by law and SeABank's regulations. They acted as advisory and support units for the BOD in critical areas of the Bank, assisting the BOD in making 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 BODO: 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 2024:**

The RMC established programs, activity plans, and conducted biannual meetings to evaluate the implementation of resolutions, execute tasks for upcoming periods, review risk management practices, and handle other related matters. Specific outcomes include:

**❖ Results from the RMC's first biannual meeting in 2024:**

- *Report on the implementation of risk management for the last six months of 2023:*

In 2023, the State Bank issued Directive 01/CT-NHNN on implementing key tasks of the banking sector for 2023 and various Circulars such as Circular 02/2023/TT-NHNN and Circular 06/2023/TT-NHNN to support citizens in overcoming difficulties and restoring production. Accordingly, SeABank seriously followed the Government's policies and the State Bank's directives, promptly reviewing, issuing, amending, and supplementing risk management policies, contributing to safe and efficient credit growth.
- *Approval of the RMC's activity plan for the first half of 2024:*
  - + Aligning with the Government's key tasks for 2024, Directive 01/2024/CT-NHNN from the State Bank on implementing key banking tasks for 2024, and Circular 13/2018/TT-NHNN.

- + Issuing regulations on risk management for new products in emerging markets and the Credit Risk Management Strategy at SeABank.
- + Implementing measures to promote flexible credit growth, launching preferential loan packages, improving credit quality, and prioritizing growth drivers per the Government's policy; focusing on credit for production, forestry, fisheries, petroleum, and growth drivers (investment, consumption, exports).
- + Executing solutions for safe and efficient credit growth, improving credit quality, and managing and resolving non-performing loans:
  - Continuing to review and evaluate customers' financial situations to restructure loans according to Circular 02/2023/TT-NHNN on loan repayment restructuring and retaining debt groups to support struggling customers.
  - Strengthening efforts to resolve and recover non-performing loans and debts using risk provisions.
  - Monitoring and controlling credit limits based on products, industries, fields, and security measures (unsecured loans/accounts receivable/inventory, etc.) to support growth with risk management.
- + Developing a reporting system to monitor credit limit controls for customers and related parties.
- + Enhancing inspection and supervision of secured assets to provide timely risk warnings.
- + Expanding the use of big data, developing criteria to detect and prevent suspicious transactions in payment accounts.

**❖ Results of the Risk Management Committee (RMC) meeting for the second half of 2024:**

*- Report on risk management activities for the first half of 2024:*

- + The RMC organized the management of critical risks, developed/issued risk management policies, and ensured compliance with the objectives set forth during the first RMC meeting in 2024.
- + Continued implementing solutions for safe and efficient credit growth, evaluated the risk aspects of products, introduced risk control measures, and conducted regular monitoring to promptly address risks.
- + Collaborated with business units to analyze and assess reasons for certain product adjustments, including introducing additional risk controls such as reducing credit limits, requiring additional collateral, and enhancing post-issuance supervision for products with high-risk levels.
- + Maintained operational risk monitoring to promptly warn of cases where risk limits might be violated and proposed appropriate responses and resource allocation to address priority risks.
- + Closely monitored market developments, issuing warnings in daily and monthly reports.
- + Continuously improved systems to detect and block fraudulent customer account openings via electronic methods, increasing eKYC account monitoring to 100%.

*- Evaluation of changes in the Law on Credit Institutions and its impact on risk management activities:*

The Law on Credit Institutions 2024 (No. 32/2024/QH15), effective from July 1, 2024, introduced new provisions related to credit operations. In response, the State Bank of Vietnam also revised/supplemented related Circulars on lending, bank card operations, safety

ratios, internal control systems, and letters of credit. The Risk Management Division has reviewed internal documents affected by the Law on Credit Institutions 2024 and related Circulars to plan adjustments ensuring compliance with State Bank regulations.

- *Direction for RMC activities and Bank risk management for the second half of 2024.*
  - + In the second half of 2024, SeABank will continue reviewing and assessing the impact of regulations and Circulars from the State Bank to promptly amend, supplement, or establish internal credit policies that comply with legal requirements, serving as a legal basis for business operations throughout the system. This includes Circulars on restructuring repayment terms and retaining debt groups to support customers in difficulty.
  - + Enhance and improve the system for generating diverse and accurate credit quality assessment reports to support risk management for products.
  - + Operate and upgrade systems, including credit rating models for individual and corporate customers and credit limit systems for customers and related parties, to comply with the Law on Credit Institutions 2024.
  - + Develop solutions for operational risk management, compliance, and centralized internal auditing, laying the foundation for improving the overall effectiveness of the internal control system and activities related to risk self-assessment and event management.

**iv. *Organization of member consultations to issue/amend/supplement procedures and policies under the BOD's authority related to SeABank's operational risk management:***

- Regulation on capital adequacy assessment at SeABank.
- Regulation on cooperation policies with stakeholders at SeABank.
- Regulation on new products and operations in new markets.
- Regulation on policies for transactions with SeABank's related parties.
- Regulation on asset classification, provisioning levels, provisioning methods, and the use of provisions for risk handling at SeABank.
- Regulation on liquidity risk management policies.
- Regulation on capital adequacy assessment and management according to Basel II.
- Directive on risk management activities for the first half of 2024.
- Directive on risk management activities for the second half of 2024.
- ***Reviewing and evaluating the appropriateness and effectiveness of the Bank's existing risk management processes and policies to advise and propose recommendations to the BOD.***

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

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

The Human Resources Committee of SeABank was structured with voting and non-voting members, comprising certain members of the Board of Directors (BOD) for the 2023–2028 term and non-voting personnel 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.

- Ms. Ngo Thi Nhai – Member of the BOD: Member of the Committee (\*).

(\*) *Ms. Ngo Thi Nhai has resigned and her resignation was approved by the 2024 Annual General Meeting of Shareholders.*

- 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 or the BOD Office, appointed by the Committee Chairman, the Director of the Human Resources Management & Development Division, or the Director of the BOD Office, 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 2024:**

In 2024, the HRC advised the Board of Directors (BOD) on implementing a KPI system and KPI-driven policies to enhance effectiveness in line with the 2024 business objectives and plans for each segment. The committee also advised on assessing the organizational structure of various units, updating job title systems, adjusting gaps based on job grading, and conducting periodic competency evaluations and personnel planning aligned with career development paths.

- Regarding the planning, election, appointment, dismissal, and benefits of SeABank’s senior personnel:
  - (i) The HRC advised the BOD to present to the General Meeting of Shareholders (GMS) the replacement of one BOD member for the 2023–2028 term. Specifically: Ms. Tran Thi Thanh Thuy stepped down as Deputy General Director of SeABank and was elected as a BOD member, replacing Ms. Ngo Thi Nhai. The appointment of two

additional Supervisory Board members for the 2023–2028 term: Mr. Nguyen Ngoc Quynh and Mr. Luong Duy Dong, both of whom have extensive experience in banking, internal audit, and control.

(ii) Advised the BOD on appointing two Division Directors as Deputy General Directors and dismissing certain Deputy General Directors to take on key roles in subsidiaries and project teams of SeABank. Specifically:

- + Appointed Mr. Nguyen Tuan Anh, Director of the Risk Management Division, as Deputy General Director.
- + Appointed Mr. Nguyen Hong Quang, Director of the Treasury & Financial Markets Division, as Deputy General Director.
- + Appointed Mr. Nguyễn Ngọc Quỳnh as Chairman cum CEO of SeABank AMC.
- + Appointed Mr. Vo Long Nhi as Director of External Relations and Project Development, concurrently serving as Head of the Ho Chi Minh City Representative Office of SeABank.
- + Mr. Vũ Đình Khoán, Deputy General Director of SeABank, ceased to serve as Chairman of SeABank’s Debt and Asset Management Company (MTV).
- + Mr. Nguyen Ngoc Quynh stepped down as Chairman cum CEO of SeABank’s Debt and Asset Management Company (MTV) to join the Bank’s Supervisory Board..

(iii) Advised the BOD on appointing and dismissing Branch Directors, including the Directors of branches such as Saigon, Binh Chanh, Hai Duong, Long An, Binh Duong, Dong Nai, and Gia Dinh....

- Advised the BOD on appointing representatives of SeABank's capital contributions in subsidiaries:

The HRC evaluated qualifications and conditions in compliance with legal regulations and recommended appointing six personnel as SeABank’s representatives at PTF and as members of the PTF Members’ Council for the 2023–2028 term.

- Corporate governance advisory: The HRC provided recommendations aligned with the Vietnam Corporate Governance Code (VNCG), the OECD/G20 Corporate Governance Principles, and the International Finance Corporation’s (IFC) guidelines on Environmental, Social, and Governance (ESG). Key activities included: Proposing revisions to regulations on BOD and Supervisory Board remuneration; Developing regulations on business expenses for the BOD and Supervisory Board; Designing an employee stock bonus policy for management; Updating the organizational structure and operations of the Risk Management Division; Launching a seniority recognition program for employees on the occasion of the Bank’s 30th anniversary...;

- Restructuring and improving organizational management: The HRC proposed revisions to the organizational structure of the Debt Resolution Division and the Risk Management Division, as well as establishing the Bank’s Technology Committee.

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

In 2024, 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.	61/2024/BBH- HDQT	30/01/2024	Minutes of the Q4/2023 BOD Meeting	100%
2.	62/2024/NQ- HDQT	30/01/2024	Plan for organizing the 2024 Annual General Meeting of Shareholders (AGM)	100%
3.	63/2024/NQ- HDQT	30/01/2024	Approval of Q4/2023 Financial Statements	100%
4.	65/2024/NQ- HDQT	30/01/2024	Personnel proposal for the position of Director of Phu My Hung Branch	100%
5.	80/2024/BBKP- SeABank	06/02/2024	Minutes of vote counting on shareholder opinions via written consultation	100%
6.	86/2024/NQ- HDQT	07/02/2024	Approval of leasing a location for relocating the Saigon Branch headquarters (related-party transaction)	100%
7.	95/2024/NQ- HDQT	19/02/2024	Approval of matters related to stock bonuses for SeABank management staff in 2024	100%
8.	96/2024/QĐ- HDQT	19/02/2024	Policy on stock bonuses for SeABank management staff in 2024	Issued under the Resolution of the BOD
9.	112/2024/NQ- HDQT	22/02/2024	Approval of amendments and supplements to the Charter of SeABank's Debt and Asset Management Company (MTV)	100%
10.	118/2024/NQ- HDQT	23/02/2024	Approval of matters related to senior personnel at SeABank	100%
11.	119/2024/NQ- HDQT	23/02/2024	Approval of matters related to senior personnel at SeABank	Issued under the Resolution of the BOD
12.	120/2024/QĐ- HDQT	23/02/2024	Mr. Nguyễn Ngọc Quỳnh resigning as Deputy General Director of SeABank	Issued under the Resolution of the BOD
13.	121/2024/QĐ- HDQT	23/02/2024	Appointment of Mr. Nguyễn Ngọc Quỳnh as Chairman cum CEO of SeABank's Debt and Asset Management Company (MTV)	Issued under the Resolution of the BOD
14.	122/2024/QĐ- HDQT	23/02/2024	Change of the legal representative for SeABank's Debt and Asset Management Company (MTV)	Issued under the Resolution of the BOD
15.	123/2024/QĐ- HDQT	23/02/2024	Mr. Vũ Đình Khoản resigning as Chairman of SeABank's Debt and Asset Management Company (MTV)	Issued under the Resolution of the BOD
16.	124/2024/QĐ- HDQT	23/02/2024	Mr. Vo Long Nhi resigning as Deputy General Director of SeABank	Issued under the

				Resolution of the BOD
17.	125/2024/QĐ-HĐQT	23/02/2024	Appointment of Mr. Vo Long Nhi as Director of External Relations and Project Development at SeABank	Issued under the Resolution of the BOD
18.	126/2024/QĐ-HĐQT	23/02/2024	Mr. Vo Long Nhi resigning as Director of the Investment Division at SeABank	Issued under the Resolution of the BOD
19.	127/2024/QĐ-HĐQT	23/02/2024	Appointment of Mr. Vo Long Nhi as Head of the Ho Chi Minh City Representative Office of SeABank	Issued under the Resolution of the BOD
20.	128/2024/QĐ-HĐQT	23/02/2024	Appointment of Mr. Nguyễn Hồng Quang, Director of the Treasury & Financial Markets Division, as Deputy General Director of SeABank	Issued under the Resolution of the BOD
21.	129/2024/QĐ-HĐQT	23/02/2024	Mr. Nguyễn Hồng Quang concurrently holding the position of Deputy General Director and Director of the Treasury & Financial Markets Division at SeABank	Issued under the Resolution of the BOD
22.	130/2024/QĐ-HĐQT	23/02/2024	Appointment of Mr. Nguyễn Tuấn Anh, Director of the Risk Management Division, as Deputy General Director of SeABank	Issued under the Resolution of the BOD
23.	131/2024/QĐ-HĐQT	23/02/2024	Mr. Nguyễn Tuấn Anh concurrently holding the position of Deputy General Director and Director of the Risk Management Division at SeABank	Issued under the Resolution of the BOD
24.	132/2024/QĐ-HĐQT	23/02/2024	Proposed personnel list for the election of full-time members of the Supervisory Board for the 2023–2028 term	Issued under the Resolution of the BOD
25.	133/2024/QĐ-HĐQT	23/02/2024	Proposed personnel list for the election of Board of Directors members for the 2023–2028 term	Issued under the Resolution of the BOD
26.	148/2024/NQ-HĐQT	27/02/2024	Approval of the final registration date for exercising the rights to attend the 2024 Annual General Meeting of Shareholders (AGM).	100%
27.	164/2024/NQ-HĐQT	29/02/2024	Annual plan and schedule for BOD meetings.	100%
28.	178/2024/NQ-HĐQT	05/03/2024	Issuance of internal capital adequacy assessment process (ICAAP) regulations.	100%
29.	179/2024/NQ-HĐQT	05/03/2024	Approval of the 2024 budget plan for Post And Telecommunication Finance Company Limited (PTF).	100%
30.	181/2024/QĐ-HĐQT	05/03/2024	Issuance of ICAAP regulations.	Issued under the

				Resolution of the BOD
31.	191/2024/NQ-HĐQT	08/03/2024	Approval of the issuance of annual financial statements for Post And Telecommunication Finance Company Limited .	100%
32.	192/2024/NQ-HĐQT	08/03/2024	Approval of policies for collaboration with relevant parties.	100%
33.	193/2024/QĐ-HĐQT	08/03/2024	Issuance of collaboration policies with relevant parties.	Issued under the Resolution of the BOD
34.	194/2024/NQ-HĐQT	08/03/2024	Approval of SeABank PTF's financial statements	100%
35.	220/2024/NQ-HĐQT	21/03/2024	Implementation of the special seniority recognition program in celebration of SeABank's 30th anniversary – "SeAProud 30Y Special."	100%
36.	250/2024/NQ-HĐQT	04/04/2024	Approval of the 2023 annual report.	100%
37.	272/2024/NQ-HĐQT	09/04/2024	Approval of personnel matters related to the BOD for the 2023–2028 term.	100%
38.	292/2024/NQ-HĐQT	15/04/2024	BOD resolution on the plan to transfer PTF	100%
39.	298/2024/BBH-HĐQT	17/04/2024	Minutes of the Q1/2024 BOD meeting.	100%
40.	299/2024/NQ-HĐQT	17/04/2024	Resolution of the Q1/2024 BOD.	100%
41.	300/2024/QĐ-HĐQT	17/04/2024	Compensation for Ms. Tran Thi Thanh Thuy, a BOD member.	Issued under the Resolution of the BOD
42.	301/2024/NQ-HĐQT	17/04/2024	Decision to terminate the labor contract with Ms. Tran Thi Thanh Thuy	100%
43.	330/2024/NQ-HĐQT	26/04/2024	Resolution on approving a loan with the International Finance Corporation (IFC).	100%
44.	331/2024/NQ-HĐQT	26/04/2024	Authorization for signing transaction documents with IFC and related documents.	100%
45.	335/2024/NQ-HĐQT	26/04/2024	Increasing credit card limits for customer Nguyen Tuan Cuong.	100%
46.	353/2024/QĐ-HĐQT	15/05/2024	Appointment of Risk Management Committee members.	Issued under the Resolution of the BOD
47.	383/2024/NQ-HĐQT	23/05/2024	Increasing SeABank's capital contribution to SeABank AMC.	100%
48.	395/2024/NQ-HĐQT	28/05/2024	Approval of the plan to issue certificates of deposit in 2024.	100%
49.	396/2024/NQ-HĐQT	28/05/2024	Amendment of SeABank's Charter and registered business information.	100%

50.	398/2024/NQ-HDQT	28/05/2024	Issuance of organizational and operational regulations for SeABank.	100%
51.	410/2024/NQ-HDQT	31/05/2024	Approval of SeABank's capital increase at SeABank AMC.	100%
52.	413/2024/NQ-HDQT	30/05/2024	Plan for dismissing and appointing Branch Directors at SeABank.	100%
53.	414/2024/NQ-HDQT	30/05/2024	Appointment plan for the position of Branch Director of SeABank	100%
54.	424/2024/NQ-HDQT	04/06/2024	Credit approval for customers Bui Doan Danh Hoang and Luong Viet Tu at SeABank Dong Nai.	100%
55.	448/2024/NQ-HDQT	11/06/2024	Selection of an independent audit firm for 2024.	100%
56.	458/2024/NQ-HDQT	13/06/2024	Lifting transfer restrictions on ESOP 2022 shares for certain employees.	100%
57.	462/2024/NQ-HDQT	14/06/2024	Approval of a convertible loan from Norfund (The Norwegian Investment Fund for Developing Countries).	100%
58.	474/2024/NQ-HDQT	18/06/2024	Issuance of a decision to adjust the organizational structure of the Risk Management Division.	100%
59.	476/2024/QĐ-HDQT	18/06/2024	Adjustment of the organizational structure of the Risk Management Division	Issued under the Resolution of the BOD
60.	478/2024/NQ-HDQT	18/06/2024	Approval of credit issuance for customer Nguyen Thi Hao at SeABank Trung Hoa.	100%
61.	494/2024/NQ-HDQT	21/06/2024	Implementation of a plan to issue shares to increase SeABank's charter capital in 2024.	100%
62.	496/2024/NQ-HDQT	21/06/2024	Approval of the company's issuance of bonds in the international market.	100%
63.	499/2024/NQ-HDQT	21/06/2024	Approval of the proposed personnel list for additional appointments to the Members' Council of Postal Finance Company (PTF) for the 2023–2028 term.	100%
64.	522/2024/NQ-HDQT	28/06/2024	Approval of the company's issuance of bonds in the international market.	100%
65.	526/2024/QĐ-SeABank	01/07/2024	Credit approval policies for customers at SeABank.	Issued under the Resolution of the BOD
66.	568/2024/NQ-HDQT	11/07/2024	Approval of transaction limits for JPMorgan Chase.	100%
67.	579/2024/NQ-HDQT	16/07/2024	Personnel plan for the position of Branch Director at SeABank Hải Dương (Resignation and Appointment).	100%
68.	580/2024/NQ-HDQT	16/07/2024	Personnel plan for the position of Branch Director at SeABank Hải Dương (Appointment).	100%

69.	595/2024/BBH-HDQT	23/07/2024	Minutes of the Q2/2024 BOD meeting.	100%
70.	618/2024/NQ-HDQT	31/07/2024	Approval of amendments and supplements to the Charter of Postal Finance Company (PTF).	100%
71.	617/2024/QĐ-HDQT	31/07/2024	Regulation on SeABank's corporate seal template.	Issued under the Resolution of the BOD
72.	641/2024/QĐ-HDQT	06/08/2024	Authorization for SeABank's labor union at the headquarters to repurchase and reclaim shares from employees who leave before fulfilling ESOP 2021 and 2022 commitments.	Issued under the Resolution of the BOD
73.	653/2024/NQ-HDQT	08/08/2024	Approval of the final registration date for exercising rights to receive dividends and shares issued from the owner's equity.	100%
74.	667/2024/NQ-HDQT	09/08/2024	Appointment to the position of Branch Director at Quang Ninh.	100%
75.	666/2024/NQ-HDQT	09/08/2024	Dismissal from the position of Branch Director at Quang Ninh.	100%
76.	665/2024/NQ-HDQT	09/08/2024	Appointment to the position of Branch Director at Bac Giang.	100%
77.	664/2024/NQ-HDQT	09/08/2024	Dismissal from the position of Branch Director at Bac Giang.	100%
78.	687/2024/NQ-HDQT	14/08/2024	Approval of audited mid-year standalone and consolidated financial statements for 2024.	100%
79.	686/2024/NQ-HDQT	14/08/2024	Issuance of regulations on managing risks for new products and operations in new markets.	100%
80.	685/2024/NQ-HDQT	14/08/2024	Issuance of policies on transactions with related parties.	100%
81.	695/2024/QĐ-HDQT	15/08/2024	Amendment and supplementation of Decision No. 810/2023/QĐ-HDQT dated 24/11/2023 on the delegation of decision-making authority to Mr. Le Quoc Long, CEO.	Issued under the Resolution of the BOD
82.	704/2024/QĐ-HDQT	19/08/2024	Appointment of members to the Technology Committee under the BOD.	Issued under the Resolution of the BOD
83.	703/2024/QĐ-HDQT	19/08/2024	Establishment of the Technology Committee under the BOD.	Issued under the Resolution of the BOD
84.	702/2024/NQ-HDQT	19/08/2024	Establishment of Technology Committee under the Board of Directors	100%
85.	722/2024/QĐ-PCTHĐQT	22/08/2024	Authorization for Mr. Nguyen Tuan Anh (Deputy CEO) or Mr. Vo Long Nhi (Andrew Vo, Director of External Relations and Project Development) to	Issued under the Resolution of the BOD

			collaborate with J.P. Morgan (S.E.A) Limited.	
86.	718/2024/QĐ-HĐQT	22/08/2024	Relocation of the Thành Công Transaction Office under the Lang Ha Branch.	Issued under the Resolution of the BOD
87.	738/2024/NQ-HĐQT	28/08/2024	Approval of transaction limits for financial institution clients for the first phase of 2024.	100%
88.	745/2024/QĐ-HĐQT	29/08/2024	Approval of results for issuing shares to pay dividends, increasing charter capital from the owner's equity, and handling fractional and unallocated shares.	Issued under the Resolution of the BOD
89.	754/2024/QĐ-HĐQT	30/08/2024	Issuance of regulations on asset classification, provisioning levels, and methods for risk provisioning.	Issued under the Resolution of the BOD
90.	753/2024/NQ-HĐQT	30/08/2024	Issuance of regulations on asset classification, provisioning levels, and methods for risk provisioning.	100%
91.	752/2024/NQ-HĐQT	30/08/2024	Approval of the final registration date for exercising nomination and election rights for Supervisory Board members for the 2023–2028 term.	100%
92.	782/2024/NQ-HĐQT	10/09/2024	Personnel plan for the position of Branch Director at Tân Bình (Appointment)	100%
93.	781/2024/NQ-HĐQT	10/09/2024	Personnel plan for the position of Branch Director at Tân Bình (Resignation)	100%
94.	780/2024/NQ-HĐQT	10/09/2024	Personnel plan for the position of Branch Director at Can Tho (Appointment)	100%
95.	779/2024/NQ-HĐQT	10/09/2024	Personnel plan for the position of Branch Director at Can Tho (Resignation)	100%
96.	794/2024/NQ-HĐQT	16/09/2024	Approval of the proposed personnel list for appointments to the Members' Council and Supervisory Board of PTF.	100%
97.	829/2024/NQ-HĐQT	23/09/2024	Approval of matters related to organizing an Extraordinary General Meeting of Shareholders (EGM) and collecting shareholder opinions in writing.	100%
98.	847/2024/NQ-HĐQT	26/09/2024	Approval of policies, costs, and budgets for purchasing T24 software licenses from Temenos for PTF.	100%
99.	851/2024/QĐ-CTHĐQT	30/09/2024	Amendment and supplementation of SeABank's 2024 Certificate of Deposit issuance plan.	Issued under the Resolution of the BOD
100.	883/2024/NQ-HĐQT	07/10/2024	Proposed personnel for Supervisory Board members for the 2023–2028 term	100%

101.	917/2024/NQ-HĐQT	18/10/2024	Amendments and supplements to the Charter, Internal Governance Regulations, and BOD Operational Regulations for the 2023–2028 term, along with plans to collect written shareholder opinions	100%
102.	924B/2024/QĐ-HĐQT	23/10/2024	Personnel plan for the position of Branch Director at Dong Nai (Appointment)	100%
103.	924A/2024/QĐ-HĐQT	23/10/2024	Personnel plan for the position of Branch Director at Dong Nai (Resignation).	100%
104.	923B/2024/QĐ-HĐQT	23/10/2024	Personnel plan for the position of Branch Director at Binh Duong (Appointment).	100%
105.	923A/2024/QĐ-HĐQT	23/10/2024	Personnel plan for the position of Branch Director at Binh Duong (Resignation).	100%
106.	949/2024/NQ-HĐQT	29/10/2024	Approval of standalone and consolidated financial statements for Q2/2024	100%
107.	948/2024/NQ-HĐQT	29/10/2024	Personnel plan for the position of Branch Director at Tan Binh (Appointment)	100%
108.	947/2024/NQ-HĐQT	29/10/2024	Personnel plan for the position of Branch Director at Tan Binh (Resignation)	100%
109.	1005/2024/NQ-HĐQT	11/11/2024	Adjustment of charter capital content in SeABank's Charter	100%
110.	1015/2024/QĐ-HĐQT	13/11/2024	Decision on Mr. Luong Duy Dong resigning as a member of the Supervisory Board of PTF.	Issued under the Resolution of the BOD
111.	1018/2024/BBH-HĐQT	14/11/2024	Minutes of the Q3/2024 BOD meeting.	100%
112.	1017/2024/NQ-HĐQT	14/11/2024	Resolution of the Q3/2024 BOD meeting.	100%
113.	1029/2024/QĐ-HĐQT	15/11/2024	Replacement compensation for Mr. Nguyen Hong Quang.	Issued under the Resolution of the BOD
114.	1028/2024/QĐ-HĐQT	15/11/2024	Replacement compensation for Mr. Vu Dinh Khoan, Deputy General Director.	Issued under the Resolution of the BOD
115.	1027/2024/QĐ-HĐQT	15/11/2024	Change in legal representative of SeABank AMC	Issued under the Resolution of the BOD
116.	1026/2024/QĐ-HĐQT	15/11/2024	Appointment of Mr. Vu Dinh Khoan, Deputy General Director, as Chairman cum CEO of SeABank AMC	Issued under the Resolution of the BOD

117.	1025/2024/NQ-HDQT	15/11/2024	Approval of the appointment of Chairman and CEO of SeABank AMC.	100%
118.	1024/2024/NQ-HDQT	15/11/2024	Adjustment of SeABank's capital representation ratio at PTF for Mr. Le Quoc Long.	100%
119.	1047/2024/NQ-HDQT	21/11/2024	Approval of adjustments to the progress of the SeABank High-Tech Center investment project in Hoa Lac.	100%
120.	1060/2024/QĐ-HDQT	26/11/2024	Amendment of the organizational structure of the Debt Resolution Division under SeABank.	Issued under the Resolution of the BOD
121.	1059/2024/NQ-HDQT	26/11/2024	Approval of amendments and supplements to the organizational structure of the Debt Resolution Division.	100%
122.	1058/2024/QĐ-HDQT	26/11/2024	Decision to amend and supplement certain articles of Regulation No. 246/2023/QĐ-HDQT and Regulation No. 247/2023/QĐ-HDQT	Issued under the Resolution of the BOD
123.	1070/2024/NQ-HDQT	27/11/2024	Approval of the plan to issue SeABank's Certificates of Deposit in 2025	100%
124.	1068/2024/NQ-HDQT	27/11/2024	Approval of the personnel plan for the BOD and Supervisory Board for the 2023–2028 term	100%
125.	1089/2024/NQ-HDQT	29/11/2024	Personnel plan for the position of Branch Director at Gia Dinh (Reception and Appointment)	100%
126.	1088/2024/NQ-HDQT	29/11/2024	Personnel plan for the position of Branch Director at Gia Dinh (Resignation).	100%
127.	1087/2024/NQ-HDQT	29/11/2024	Personnel plan for the position of Branch Director at Hai Duong (Appointment).	100%
128.	1086/2024/NQ-HDQT	29/11/2024	Personnel plan for the position of Branch Director at Hai Duong (Resignation).	100%
129.	1094/2024/NQ-HDQT	04/12/2024	Approval of matters related to the nomination and election of proposed additional/replacement members of the BOD and Supervisory Board for the 2023–2028 term.	100%
130.	1108/2024/QĐ-HDQT	05/12/2024	Renaming and relocating the Phú Mỹ Transaction Office of SeABank.	Issued under the Resolution of the BOD
131.	1103/2024/QĐ-HDQT	05/12/2024	Adjustment of the final registration date for the nomination and election of proposed additional/replacement members of the BOD and Supervisory Board for the 2023–2028 term.	Issued under the Resolution of the BOD

132.	1119/2024/QĐ-HĐQT	06/12/2024	Issuance of shares under SeABank's Employee Stock Ownership Plan (ESOP) for 2024.	Issued under the Resolution of the BOD
133.	1118/2024/NQ-HĐQT	06/12/2024	Implementation of the plan to issue shares under SeABank's ESOP for 2024.	100%
134.	1129/2024/QĐ-HĐQT	09/12/2024	Stock bonus policy for SeABank's management staff in 2024.	Issued under the Resolution of the BOD
135.	1128/2024/NQ-HĐQT	09/12/2024	Approval of matters related to the stock bonus program for SeABank's management staff in 2024.	100%
136.	1127/2024/NQ-HĐQT	09/12/2024	Personnel plan for the position of Branch Director at Hai Duong (Appointment)	100%
137.	1126/2024/NQ-HĐQT	09/12/2024	Personnel plan for the position of Branch Director at Hai Duong (Relieving Concurrent Role)	100%
138.	1145/2024/NQ-HĐQT	11/12/2024	Revision of the Certificate of Deposit issuance plan for 2025.	100%
139.	1152/2024/NQ-HĐQT	12/12/2024	Renewal and increase of credit limits for Nghe An Agriculture and Fisheries Joint Stock Company	100%
140.	1169/2024/QĐ-HĐQT	17/12/2024	Issuance of the organizational structure for the Treasury & Financial Markets Division	Issued under the Resolution of the BOD
141.	1168/2024/NQ-HĐQT	17/12/2024	Approval of adjustments to the organizational structure of the Treasury & Financial Markets Division	100%
142.	1176/2024/QĐ-HĐQT	19/12/2024	Authorization for Mr. Võ Long Nhi to sign commitment letters and other related documents with the U.S. International Development Finance Corporation (DFC)	Issued under the Resolution of the BOD
143.	1175/2024/QĐ-HĐQT	19/12/2024	Authorization for Ms. Le Thu Thuy, Vice Chairwoman of the BOD, to negotiate, decide, and sign other related documents with the DFC.	Issued under the Resolution of the BOD
144.	1209/2024/NQ-HĐQT	25/12/2024	Personnel plan for the position of Branch Director at Dong Nai (Appointment)	100%
145.	1208/2024/NQ-HĐQT	25/12/2024	Personnel plan for the position of Branch Director at Dong Nai (Relieving Concurrent Role)	100%
146.	1207/2024/NQ-HĐQT	25/12/2024	Personnel plan for the position of Branch Director at Binh Duong (Appointment)	100%
147.	1206/2024/NQ-HĐQT	25/12/2024	Personnel plan for the position of Branch Director at Binh Duong (Relieving Concurrent Role)	100%

148.	1220/2024/NQ-HDQT	26/12/2024	Personnel plan for the position of Branch Director at Dong Nai (Appointment)	100%
149.	1219/2024/NQ-HDQT	26/12/2024	Credit approval for North Hanoi Smart City	100%
150.	1218/2024/NQ-HDQT	26/12/2024	Personnel plan for the position of Branch Director at Dong Nai (Relieving Concurrent Role)	100%
151.	1230/2024/QĐ-HDQT	27/12/2024	Adjustment of conditions for credit approval for North Hanoi Smart City.	Issued under the Resolution of the BOD
152.	1229/2024/QĐ-HDQT	27/12/2024	Adjustment of credit limits for Nghe An Agriculture and Fisheries Joint Stock Company.	Issued under the Resolution of the BOD
153.	1238/2024/NQ-HDQT	30/12/2024	Approval of early release of shares under the ESOP 2023 program for certain management staff and employees.	100%
154.	1237/2024/QĐ-HDQT	30/12/2024	Issuance of policies on liquidity risk management.	100%
155.	1236/2024/NQ-HDQT	30/12/2024	Issuance of policies on liquidity risk management.	100%
156.	1235/2024/NQ-HDQT	30/12/2024	Approval of transaction limits for Postal Finance Company (PTF).	Issued under the Resolution of the BOD

### III. Board of Supervisors/Audit Committee (2024):

#### 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	1	100%	100%	-
2	Ms. Vu Thi Ngoc Quynh	14	100%	100%	-
3	Ms. Vu Thu Thuy	14	100%	100%	-
4	Mr. Nguyen Thanh Luan	14	100%	100%	-
5	Mr. Luong Duy Dong	1	100%	100%	-

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

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

## 4. The coordination among the Supervisory Board, the Board of Management, Board of Directors and other managers:

- The Supervisory Board participated in regular meetings of the Board of Directors and briefings of the Board of Management. The Board of Directors and the Board of Management ensured the

provision of information and documents on the management, administration and business activities of the Bank for the Supervisory Board to fulfill their functions and tasks.

- The Supervisory Board and the Internal Audit organized meetings to promptly inform and work with the Board of Directors and the Board of Management 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 Board of Directors and the Board of Management have made efforts to resolve shortcomings per the Supervisory Board and Internal Audit's recommendations to ensure the Supervisory Board carry out its tasks accordingly.
- Strengthened the coordination and information exchange mechanism between the Supervisory Board, the Board of Directors and the Board of Management through the internal information reporting system, sending representatives to attend meetings of the Committees/Subcommittees as guests.

#### **5. Other activities of the Supervisory Board:**

In 2024, the Supervisory Board 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 Supervisory Board urged the Internal Audit Department to complete the annual 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 Supervisory Board directed Internal Audit to monitor and urge the bank's divisions, departments and functional units to resolve their respective audit recommendations on time.
- The Supervisory Board directs the Head of Internal Audit to develop an Internal Audit plan for 2025 focusing on risk orientations according to the SBV's directives and instructions.
- 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.
- Directed the Internal Audit Department to review and draft documents to replace the Internal Audit Regulations and Procedures; Regulating criteria for assessing risk levels, determining materiality and frequency of internal audits conducted at SeABank.
- The Supervisory Board drafted the Regulations on organization and operation of the new Board of Supervisors and implements them according to the Regulations on organization and operation of the Supervisory Board recently issued by the General Meeting of Shareholders.
- 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. In addition, the Supervisory Board also organized training to evaluate and improve the quality of audit activities.

#### **IV. Executive Board:**

No	Executive Board Member	Date of Birth	Professional Qualification	Date of Appointment/ Dismissal
1	Mr. Le Quoc Long (*)	13/05/1965	Bachelor of Economic Law	24/11/2023
2	Mr. Vu Dinh Khoan	01/10/1969	Bachelor of Finance and Banking	07/2012
3	Mrs. Nguyen Thi Thu Huong	29/06/1975	Bachelor of Finance and Banking	01/06/2016
4	Mr. Hoang Manh Phu	18/02/1970	Bachelor from Banking Academy	20/06/2018
5	Mr. Nguyen Tuan Cuong	03/04/1965	Software Engineering	08/2013
6	Mrs. Dang Thu Trang	29/09/1981	Bachelor of Economic Law	20/01/2020
7	Mr. Nguyen Hong Quang	30/12/1985	Master of Finance and Banking	23/02/2024
8	Mr. Nguyen Tuan Anh	14/04/1980	Master of Business Administration	24/02/2024
9	Mr. Nguyen Ngoc Quynh	05/10/1973	Bachelor of Finance and Banking	Dismissed from 23/02/2024
10	Mr. Vo Long Nhi	24/07/1973	Bachelor of Finance	Dismissed from 24/02/2024
11	Mrs. Tran Thi Thanh Thuy (**)	16/01/1965	Master from Banking Academy	Dismissed from 17/04/202

(\*) Mr. Le Quoc Long was appointed as Acting General Director, in charge of managing SeABank's operations on 01/08/2023 before being officially appointed as General Director on 24/11/2023 according to the resolutions/decisions of the Board of Directors. Prior to this, Mr. Le Quoc Long participated in SeABank's executive management as Deputy General Director from February 2005.

(\*\*) Mrs. Tran Thi Thanh Thuy was approved by SeABank's Annual General Meeting of Shareholders in 2024 to hold the position of Board member for the 2023-2028 term.

#### 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 are mainly carried out through internal training and development of leadership and management teams to implement strategies, policies and regulations on corporate governance of the Bank:

- As of December 2024, the list of members of the Board of Directors who have undergone in-depth training on corporate governance of the Bank includes:

No.	Name	Title	Training courses
1.	Le Van Tan	Chairman of BOD	The Director Certification Program ("DCP" or "Program") integrated ESG is developed by the Vietnam Institute of Directors ("VIOD")

2.	Khuc Thi Quynh Lam	Vice Chairman of BOD	The Director Certification Program (“DCP” or “Program”) integrated ESG is developed by the Vietnam Institute of Directors (“VIOD”)
3.	Ngo Thi Nhai (*)	BOD member	The Director Certification Program (“DCP” or “Program”) integrated ESG is developed by the Vietnam Institute of Directors (“VIOD”)
4.	Tran Thi Thanh Thuy	BOD member	The Director Certification Program (“DCP” or “Program”) integrated ESG is developed by the Vietnam Institute of Directors (“VIOD”)
5.	Fergus Macdonald Clark	Independent BOD Member	The Director Certification Program (“DCP” or “Program”) integrated ESG is developed by the Vietnam Institute of Directors (“VIOD”)
6.	Mathew Nevil Welch	BOD member	The Director Certification Program (“DCP” or “Program”) integrated ESG is developed by the Vietnam Institute of Directors (“VIOD”)

(\*) Ms. Ngo Thi Nhai has ceased to be a member of the Board of Directors of the Bank.

- By December 2024, the Corporate Governance Secretariat team - the support department of the Board of Directors - participated in an intensive training course on Corporate Governance Secretariat with integrated Governance - Environment - Society (ESG), including:

No.	Name	Position
1.	Vu Quoc Tuan	Deputy Director in charge of the Office of the Board of Directors, concurrently the Company Secretary, the Person in charge of Corporate Governance
2.	Dao Minh Nguyet	Deputy Director of the Office of the Board of Directors, concurrently the Company Secretary, the Person in charge of Corporate Governance
3.	Hoang Tuyet Mai	Head of the Office of the Company Secretary, concurrently the Company Secretary, the Person in charge of Corporate Governance
4.	Nguyen Thi Ngoc	Deputy Secretary of the Office of the Company Secretary – Office of the Board of Directors

- Members of the Board of Directors and the team of Corporate Governance Secretaries, Investor Managers - Board of Directors Office also attended specialized seminars on corporate governance, including the following seminars/workshops:

No	Courses	Content	Subject	Number of training participants
1	Orientation training for Board of Directors members	Legal regulations for Board of Directors members, Law on Banking Governance, Role of Board of Directors, Supervisory Board and Executive Board.	BOD members	6
2	DCP 27	The Director Certification Program (“DCP” or “Program”) integrated ESG	BOD members	1

No	Courses	Content	Subject	Number of training participants
3	Intensive Workshop	Intensive workshop “Good Corporate Governance Practices Beyond Compliance”, VIOD’s In-depth Workshop on Corporate Governance	BOD members	2
4	CSMP3	The Corporate Secretary Master Program (CSMP) Integrated ESG, with technical support from the International Finance Corporate	The Company Secretary, The Person in charge of Corporate Governance	2
5	SeACoach	Training & Development Program for Coaching for Management Teams in 2024, Problem Solving Skills.	The Company Secretary, The Person in charge of Corporate Governance	1
6	CSMP5	The Corporate Secretary Master Program (CSMP) Integrated ESG, with technical support from the International Finance Corporate	Company Secretary	2
7	Intensive Workshop	Intensive workshop “Good Corporate Governance Practices Beyond Compliance”, VIOD’s In-depth Workshop on Corporate Governance	Company Secretary	1
8	SeACaptains	Capacity training for middle management	Company Secretary	1
9	Management skills for senior level	Unlocking Intelligence with AI, Leading with Questions, Resilient Teams, Building Learning Organizations	Senior Management	2
10	SeACoach	Training & Coaching Capacity Development Program for Management Teams in 2024, Problem Solving Skills	Senior Management	8
11	SeALeadertalk	SeALeadertalk related corporate governance	Senior Management	13
12	New Senior Management	Organizational culture, compliance, ...	Senior Management	2
13	Middle management skills	Leadership by questions, Training & development program for coaching capacity for management team in 2024 (SeACoach), Management capacity training for middle level team (SeACap), SeALeadertalk, SeAChalenger, SeAManager, capacity development based on capacity assessment results and team leader planning at business units - SeAWarrior	Middle management	258
14	Social environmental assessment	Introduction, guidance on environmental and social risk assessment	Middle management	19
15	Social environmental assessment	Introduction, guidance on environmental and social risk assessment	Primary management	30
16	Workshop on regulatory compliance in banking operations in Vietnam	Sustainable Finance and AI Transformation Trends and its Impact on Banking Operations	Middle management and Senior Management	30

No	Courses	Content	Subject	Number of training participants
17	Leadership in Governance “Enhancing Board Capacity in the Age of AI”	(i) Identifying Risks and Challenges in 2025; (ii) Enhancing Board Capability in the AI Era; (iii) The Role of the Board in Driving Sustainable Value and Practical Guidance for Boards on ESG	Independent BOD member	1
18	Conference on Improving the quality of corporate governance for listed enterprises in Vietnam	Overview of corporate governance of listed companies; actions to be taken to improve corporate governance capacity.	BOD members, Company Secretary, IR	5
19	Workshop on Organizing Effective Annual General Meetings of Shareholders, Beyond Compliance	Legal issues and good practices for organizing effective annual general meetings of shareholders	BOD members, Company Secretary, IR	5
20	Workshop for an Effective Board: Board Evaluation - Trends and Practices	Current status and good practices in Board evaluation - Trends and Implementation	BOD members, Company Secretary, IR	5
21	Intensive Workshop Program: Good Corporate Governance Practices Beyond Compliance - ACGS Workshop	Introduction to corporate governance practices beyond compliance and plans for implementation	BOD members, Company Secretary, IR	5
22	The 2024 Listed Enterprise Voting Kick-off Workshop took place at the Ho Chi Minh City Stock Exchange (HOSE)	Introduce the voting and specific voting criteria for listed enterprises to consider applying and implementing.	BOD members, Company Secretary, IR	5

- Some typical training programs have been implemented such as improving risk management capacity for sales force at business units, including training courses: Guidance on the process of environmental and social risk assessment regulations: for sales staff in the Corporate Customer segment from Specialist to Team Leader and Directors of QHKHDNNL, Directors of QHKHDNNL CC, CVs of Corporate Customer Appraisal, KHDNNL, Investment and Financial Institutions.

## VII. List of Related Persons of the Public Company (2024) and Transactions of Related Persons with the Company

1. List of related persons of the company: As per Annex 01 attached.
2. Transactions between the company and related persons; or between the company and major shareholders, insiders, related persons of insiders: As per Annex 02 attached.
3. Transactions between the company’s insiders, related persons of insiders with subsidiaries, and companies controlled by the company: As per Annex 03 attached.

4. Transactions between the company and other subjects:

4.1. Transactions between the company and companies where members of the Board of Directors, Supervisory Board members, General Director (CEO), and other managers are founders or members of the Board of Directors, General Director (CEO) within the past three (03) years (as of the report date):

- Transaction between SeABank and NORTH HA NOI SMART CITY DEVELOPMENT INVESTMENT JOINT STOCK COMPANY - Ms. Nguyen Thi Nga (Ms. Le Thu Thuy's biological mother) is Vice Chairwoman of the Board of Directors and General Director.
- Transaction between SeABank and BRG Group Joint Stock Company - The company in which Ms. Nguyen Thi Nga (Ms. Le Thu Thuy's biological mother) is Chairwoman of the Board of Directors.
- Transaction between SeABank and VIETNAM AIRCRAFT LEASING JOINT STOCK COMPANY - The company in which Ms. Nguyen Thi Nga (Ms. Le Thu Thuy's biological mother) is Chairwoman of the Board of Directors.
- Transaction between SeABank and Vietnam Engine and Agricultural Machinery Corporation of which Ms. Nguyen Thi Nga was a member of the Board of Directors
- Transaction between SeABank and Hanoi Tourism and Services JSC – Company of which Ms. Nguyen Thi Nga was a member of the Board of Directors
- Transaction between SeABank and NGHE AN SEAFOODS AND AGRICULTURAL PRODUCTS JOINT STOCK COMPANY of which Ms. Khuc Thi Quynh Lam was the Chairman of the Board of Directors
- Transaction between SeABank and Nghe An Pharmaceutical Medical Material and Equipment JSC – Company of which Ms. Khuc Thi Quynh Lam was the Chairman of the Board of Directors
- Transaction between SeABank and Smart Key Investment And Real Estate Joint Stock Company of which Ms. Khuc Thi Quynh Lam was the Chairman of the Board of Directors

4.2. Transactions between the company and companies where related persons of members of the Board of Directors, Supervisory Board members, General Director (CEO), and other managers are members of the Board of Directors, General Director (CEO): As per Annex 02 attached.

4.3. Other transactions of the company (if any) that may bring material or non-material benefits to members of the Board of Directors, Supervisory Board members, General Director (CEO), and other managers: None.

**VIII. Transactions of Insiders and Related Persons with Company Shares (2024)**

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

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Appendix 01

Danh sách về người có liên quan của SeABank (VIL1)  
The list of affiliated persons of SeABank

STT No	Tên tổ chức/cá nhân Name of organization/ individual	Tài khoản giao dịch chứng khoán (nếu có) Securities trading account (if any)	Chức danh tại SeABank (nếu có) Position at SeABank (if any)	Số Giấy NSH ID No	Ngày cấp NSH date of issue	Nơi cấp NSH place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm bắt đầu là người có liên quan Time of starting to be affiliated person	Thời điểm không còn là người có liên quan Time of ending to be affiliated person	Ghi chú Note	Mối quan hệ với Người nội bộ Relationship with SeABank
1	Lê Văn Tân		Chủ tịch HĐQT, người đại diện theo pháp luật của Ngân hàng Chairman of the Board of Directors, legal representative of the Bank					11/04/2018	-		Chủ tịch HĐQT Chairman of the Board of Directors
	Lê Văn Nghi							11/04/2018			
	Lê Văn Lễ							11/04/2018			
	Nguyễn Thị Điểm							11/04/2018			
	Lê Thị Ngoan							11/04/2018			
	Nguyễn Văn Nguyễn							11/04/2018			
	Lê Văn Tiến							11/04/2018			
	Trần Thị Thêm							11/04/2018			
	Lê Văn Tấn							11/04/2018			
	Hoàng Thị Mai							11/04/2018			
	Lê Văn Tân							11/04/2018			
	Trần Thị Bảy							11/04/2018			
	Lê Thị Thêm							11/04/2018			

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Danh sách về người có liên quan của SeABank (VII.1)

*The list of affiliated persons of SeABank*

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	Nguyễn Minh Tiến							11/04/2018			
	Lê Thị Miên							11/04/2018			
	Lê Kiều Anh							11/04/2018			
	Lê Bảo Minh							11/04/2018			
2	Nguyễn Thị Nga		Phó Chủ tịch thường trực HĐQT Permanent Vice Chairman of the Board of Directors					11/04/2018	-		Phó Chủ tịch thường trực HĐQT Permanent Vice Chairman of the Board of Directors
	Lê Hữu Báu							11/04/2018			
	Phan Văn Hòa							11/04/2018			
	Nguyễn Châu Huân							11/04/2018			
	Nguyễn Ngọc Đăng							11/04/2018			
	Đỗ Thị Nhâm							11/04/2018			
	Nguyễn Văn Lộc							11/04/2018			

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	Hoàng Thị Mùi							11/04/2018			
	Lê Tuấn Anh							11/04/2018			
	Tạ Thị Hồng Yến							11/04/2018			
	Lê Thu Thùy							11/04/2018			
3	Lê Thu Thùy		Phó Chủ tịch HĐQT Vice Chairman of the Board of Directors					11/04/2018	-		Phó Chủ tịch HĐQT Vice Chairman of the Board of Directors
	AMELIA Lê Nguyễn HERMAN							11/04/2018			
	ANTHONY Lê Nguyễn HERMAN							11/04/2018			
	Lê Hữu Báu							11/04/2018			

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Danh sách về người có liên quan của SeABank (VII.1)  
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	Nguyễn Thị Nga							11/04/2018			
	Lê Tuấn Anh							11/04/2018			
	Tạ Thị Hồng Yến							11/04/2018			
4	Khúc Thị Quỳnh Lâm		Phó Chủ tịch HĐQT <i>Vice Chairman of the Board of Directors</i>					11/04/2018	-		Phó Chủ tịch HĐQT <i>Vice Chairman of the Board of Directors</i>
	Nguyễn Duy Hùng							11/04/2018			
	Khúc Như Đông							11/04/2018			
	Nguyễn Thị Mai							11/04/2018			
	Khúc Anh Sơn							11/04/2018			
	Trần Thị Thái Lệ							11/04/2018			
	Khúc Như Giang							11/04/2018			
	Trần Thị Linh							11/04/2018			

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	Nguyễn Tường Huy							11/04/2018			
	Nguyễn Duy Việt							11/04/2018			
5	Mathew Nevil WELCH		Thành viên HĐQT Member of the Board of Directors					21/04/2022	-		Thành viên HĐQT Member of the Board of Directors
	Patricia Bjaaland Welch							21/04/2022			
	Barry Neville Welch							21/04/2022			
	Yvonne Welch							21/04/2022			
	Daniel James Welch							21/04/2022			
	Patrick Welch							21/04/2022			
	Carrie Golus							21/04/2022			
	Zoe Welch							21/04/2022			
6	Fergus Macdonald Clark		Thành viên độc lập HĐQT Independent member of the Board of Directors					28/04/2023	-		Thành viên độc lập HĐQT Independent member of the Board of Directors
	Gordon Macdonald Clark							28/04/2023			

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	James Macdonald Clark							28/04/2023			
	Rebecca Clark							28/04/2023			
7	Trần Thị Thanh Thủy		Thành viên HĐQT Member of the Board of Directors					12/08/2015			Thành viên HĐQT Member of the Board of Directors
	Võ Anh Thái							12/08/2015			
	Trương Thị Hợp							12/08/2015			
	Phạm Thị Hoàn							12/08/2015			
	Trần Thái Đăng							12/08/2015			
	Tạ Thủy Hằng							12/08/2015			
	Trần Việt Kỳ							12/08/2015			
	Lê Lệ Thủy							12/08/2015			
	Trần Thị Thu Hương							12/08/2015			

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Danh sách về người có liên quan của SeABank (VII.1)  
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	Nguyễn Văn Hồng							12/08/2015			
	Võ Thái Dương							12/08/2015			
	Võ Trần Thái Trung							12/08/2015			
	Đặng Phương Linh							01/01/2022			
	Nguyễn Mẫn Thùy Tiên							08/11/2022			
8	Nguyễn Ngọc Quỳnh		Trưởng BKS Head of the Board of Supervisors					15/11/2024		Được bầu tại ĐHĐCĐ bất thường ngày 15/11/2024 Elected at the extraordinary General Meeting of Shareholders on November 15, 2024	Trưởng BKS Head of the Board of Supervisors
	Nguyễn Đình Trường							15/11/2024			

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	Nguyễn Thị Tịch							15/11/2024			
	Nguyễn Thị Huy Thu							15/11/2024			
	Nguyễn Quỳnh Lâm							15/11/2024			
	Nguyễn Thị Tuyết Nhung							15/11/2024			
	Phan Hải Uyên Chi							15/11/2024			
	Nguyễn Ngọc Huyền							15/11/2024			





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	Nguyễn Minh An										
	Nguyễn Minh Quân										
	Nguyễn Ngọc Canh										
	Giang Minh Nga										
	Nguyễn Thanh Phong										
	Trần Thu Hòa										
	Nguyễn Thành Trung										
	Đào Thị Lan Hương										
11	Vũ Thu Thủy		Thành viên BKS Members of Board of Supervisors					28/04/2023	-		Thành viên BKS Members of Board of Supervisors





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	Nguyễn Ngọc Riền										
	Nguyễn Thị Dũng										
13	Lê Quốc Long		Tổng Giám đốc General Director					20/06/2018	-		Tổng Giám đốc General Director
	Lê Xuân Bán							20/06/2018			
	Nguyễn Thị Hằng							20/06/2018			
	Hoàng Thị Kiều Yến							20/06/2018			
	Lê Hoàng Anh							20/06/2018			
	Lê Xuân Nam Anh							20/06/2018			
	Lê Xuân Quốc Anh							20/06/2018			
	Lê Anh Tuấn							20/06/2018			

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Danh sách về người có liên quan của SeABank (VII.1)  
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	Châu Thị Mỹ Liễu							20/06/2018			
	Lê Khánh Toàn							20/06/2018			
	Hoàng Phụng Cẩm							20/06/2018			
14	Vũ Đình Khoán		Phó Tổng Giám đốc Deputy General Manager					12/07/2013	-		Phó Tổng Giám đốc Deputy General Manager
15	Nguyễn Thị Thu Hương		Phó Tổng Giám đốc Deputy General Manager					01/06/2016	-		Phó Tổng Giám đốc Deputy General Manager
16	Hoàng Mạnh Phú		Phó Tổng Giám đốc Deputy General Manager					20/06/2018	-		Phó Tổng Giám đốc Deputy General Manager
17	Nguyễn Tuấn Cường		Phó Tổng Giám đốc Deputy General Manager					28/12/2012	-		Phó Tổng Giám đốc Deputy General Manager
18	Đặng Thu Trang		Phó Tổng Giám đốc Deputy General Manager					20/01/2020	-		Phó Tổng Giám đốc Deputy General Manager

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## Appendix 01

## Danh sách về người có liên quan của SeABank (VII.1)

*The list of affiliated persons of SeABank*

STT No	Tên tổ chức/cá nhân Name of organization/ individual	Tài khoản giao dịch chứng khoán (nếu có) Securities trading account (if any)	Chức danh tại SeABank (nếu có) Position at SeABank (if any)	Số Giấy NSH ID No	Ngày cấp NSH date of issue	Nơi cấp NSH place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm bắt đầu là người có liên quan Time of starting to be affiliated person	Thời điểm không còn là người có liên quan Time of ending to be affiliated person	Ghi chú Note	Mối quan hệ với Người nội bộ Relation: lip with SeABank
19	Nguyễn Hồng Quang		Phó Tổng Giám đốc Deputy General Manager					23/02/2024		Bổ nhiệm là PTGD từ ngày 23/02/2024 Appointed as Deputy General Director from February 23, 2024	Phó Tổng Giám đốc Deputy General Manager
20	Nguyễn Tuấn Anh		Phó Tổng Giám đốc Deputy General Manager					23/02/2024		Bổ nhiệm là PTGD từ ngày 23/02/2024 Appointed as Deputy General Director from February 23, 2024	Phó Tổng Giám đốc Deputy General Manager
21	Nguyễn Thị Hoài Phương		Kế toán trưởng Chief accountant					14/07/2017	-		Kế toán trưởng Chief accountant
22	Vũ Quốc Tuấn		Người phụ trách Quản trị công ty Persons in charge of corporate governance					12/08/2021	-		Người phụ trách Quản trị công ty Persons in charge of corporate governance
23	Đào Minh Nguyệt		Người phụ trách Quản trị công ty Persons in charge of corporate governance					12/08/2021	-		Người phụ trách Quản trị công ty Persons in charge of corporate governance
24	Hoàng Tuyết Mai		Người phụ trách Quản trị công ty Persons in charge of corporate governance					12/08/2021	-		Người phụ trách Quản trị công ty Persons in charge of corporate governance

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Appendix 01

Danh sách về người có liên quan của SeABank (VII.1)

The list of affiliated persons of SeABank

STT No	Tên tổ chức/cá nhân Name of organization/ individual	Tài khoản giao dịch chứng khoán (nếu có) Securities trading account (if any)	Chức danh tại SeABank (nếu có) Position at SeABank (if any)	Số Giấy NSH ID No	Ngày cấp NSH date of issue	Nơi cấp NSH place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm bắt đầu là người có liên quan Time of starting to be affiliated person	Thời điểm không còn là người có liên quan Time of ending to be affiliated person	Ghi chú Note	Mối quan hệ với Người nội bộ Relationship with SeABank
25	Ngô Thị Nhài		Từng là Thành viên HĐQT Was a member of the Board of Directors					11/04/2018	17/04/2024	Bà Ngô Thị Nhài không còn là TV HĐQT theo phê duyet của ĐHQĐ TN 2024 Ms. Ngo Thi Nhai is no longer a member of the Board of Directors according to the approval of the 2024 Annual General Meeting of Shareholders	
26	Vo Long Nhi		Từng là Phó Tổng Giám đốc Used to be Deputy General Director					16/11/2021	23/02/2024	Ông Võ Long Nhi không còn là PTGD từ ngày 23/02/2024 Mr. Vo Long Nhi is no longer a Deputy General Director from February 23, 2024	
27	Công đoàn SeABank Hội sở SeABank Trade Union										Tổ chức chính trị xã hội của công ty đại chúng Socio-political organization of public companies
B	Doanh nghiệp và tổ chức sở hữu trên 10% vốn điều lệ Enterprises and organizations own more than 10% of charter capital										
	Không có Not available										





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Appendix 01

Danh sách về người có liên quan của SeABank (VII.1)

*The list of affiliated persons of SeABank*

STT No	Tên tổ chức/cá nhân <i>Name of organization/ individual</i>	Tài khoản giao dịch chứng khoán (nếu có) <i>Securities trading account (if any)</i>	Chức danh tại SeABank (nếu có) <i>Position at SeABank (if any)</i>	Số Giấy NSH <i>ID No</i>	Ngày cấp NSH <i>date of issue</i>	Nơi cấp NSH <i>place of issue</i>	Địa chỉ trụ sở chính/ Địa chỉ liên hệ <i>Address</i>	Thời điểm bắt đầu là người có liên quan <i>Time of starting to be affiliated person</i>	Thời điểm không còn là người có liên quan <i>Time of ending to be affiliated person</i>	Ghi chú <i>Note</i>	Mối quan hệ với Người nội bộ <i>Relation:ship with SeABank</i>
3	Lê Quốc Long		Đại diện phân vốn góp của SeABank <i>Representative of SeABank's capital contribution</i>								
4	Hoàng Huy Chương		Đại diện phân vốn góp của SeABank <i>Representative of SeABank's capital contribution</i>								
5	Lã Thị Hiền		Đại diện phân vốn góp của SeABank <i>Representative of SeABank's capital contribution</i>								
6	Đặng Tùng Sơn		Đại diện phân vốn góp của SeABank <i>Representative of SeABank's capital contribution</i>								
7	Võ Long Nhi		Đại diện phân vốn góp của SeABank <i>Representative of SeABank's capital contribution</i>								



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Appendix 02

Danh sách giao dịch giữa SeABank với người có liên quan của SeABank; hoặc giữa SeABank với cổ đông lớn, người có liên quan của người nội bộ (VII.2)  
Transactions between SeABank and its affiliated persons or between SeABank and its major shareholders, internal persons and affiliated persons

STT No	Tên tổ chức/cá nhân Name of organization/individual	Mối quan hệ liên quan với SeABank Relationship with SeABank	Số Giấy NSH, ngày cấp, nơi cấp NSH ID No. *, date of issue, place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm giao dịch với SeABank Time of transactions with SeABank	Số Nghị quyết/Quyết định của ĐHĐCĐ/ HĐQT thông qua (*) Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors	Nội dung, số lượng, tổng giá trị giao dịch (**) Content, quantity, total value of transaction	Ghi chú Note
I.	Lê Văn Tân	Chủ tịch HĐQT Chairman of the Board of Directors					- Giao dịch tín dụng (***) 1,5 triệu đồng - Thẻ tín dụng Credit transaction (***) 1.5 million VND - Credit card	
1.15	Lê Kiều Anh	Người có liên quan của ông Lê Văn Tân Related person of Mr. Le Van Tan					- Giao dịch tín dụng: 76,98 triệu đồng - Thẻ tín dụng Credit transaction: 76.98 million VND - Credit card - Giao dịch phi tín dụng (****): 9.600 triệu đồng Non-credit transactions (****): VND 9.600 million	
II.	Nguyễn Thị Nga	Phó Chủ tịch thường trực HDQT Permanent Vice Chairman of the Board of Directors					- Giao dịch phi tín dụng: Cho thuê nhà Non-credit transactions: House rental	
2.1	Lê Hữu Báu	Người có liên quan của bà Nguyễn Thị Nga (Phó CT Thường trực HĐQT) Related person of Ms. Nguyen Thi Nga					- Giao dịch phi tín dụng: Cho thuê nhà, cho thuê đất biển quảng cáo. Non-credit transactions: House rental, advertising sign rental	
2.12	Tập đoàn BRG - Công ty CP	Người có liên quan của bà Nguyễn Thị Nga (Phó CT Thường trực HĐQT) Related person of Ms. Nguyen Thi Nga					- Giao dịch phi tín dụng: 343.630 triệu đồng Non-credit transactions: 343.630 million VND	
2.13	Công ty cổ phần Đầu tư phát triển Thành phố Thông minh Bắc Hà Nội	Người có liên quan của bà Nguyễn Thị Nga (Phó CT Thường trực HĐQT) Related person of Ms. Nguyen Thi Nga					- Thông qua gói cấp tín dụng trị giá: 4.300.000 triệu đồng ngày 26/12/2024 Approved credit package worth: 4,300,000 million VND on December 26, 2024 - Giao dịch phi tín dụng: 179 triệu đồng Non-credit transactions: 179 million VND	

12/19/2024/NQ HĐQT

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Danh sách giao dịch giữa SeABank với người có liên quan của SeABank; hoặc giữa SeABank với cổ đông lớn, người có liên quan của SeABank và người nội bộ (VII.2)  
Transactions between SeABank and its affiliated persons or between SeABank and its major shareholders, internal persons and affiliated persons

STT No	Tên tổ chức/cá nhân Name of organization/individual	Mối quan hệ liên quan với SeABank Relation with SeABank	Số Giấy NSH, ngày cấp, nơi cấp ID No. *, date of issue, place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm giao dịch với SeABank Time of transactions with SeABank	Số Nghị quyết/Quyết định của HĐQT/ Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors	Nội dung, số lượng, tổng giá trị giao dịch (**) Content, quantity, total value of transaction	Chú chú Note
2.14	Công ty CP Cho thuê máy bay Việt Nam	Người có liên quan của bà Nguyễn Thị Nga (Phó CT Thường trực HĐQT) Related person of Ms. Nguyen Thi Nga					- Giao dịch phi tín dụng: 884.595 triệu đồng Non-credit transactions: VND 884.595 million	
2.17	Công ty TNHH Hoàng Viên Quang Bá	Người có liên quan của bà Nguyễn Thị Nga (Phó CT Thường trực HĐQT) Related person of Ms. Nguyen Thi Nga					- Giao dịch phi tín dụng: 286.736 triệu đồng Non-credit transactions: VND 286.736 million	
2.18	Công ty CP dịch vụ và kinh doanh bất động sản Hà Nội	Người có liên quan của bà Nguyễn Thị Nga (Phó CT Thường trực HĐQT) Related person of Ms. Nguyen Thi Nga					- Giao dịch phi tín dụng: 328.900 triệu đồng Non-credit transactions: VND 328.900 million - Cho thuê địa điểm/Location rental	
IV.	Khúc Thị Quỳnh Lâm	Phó Chủ tịch HĐQT Vice Chairman of the Board of Directors					- Giao dịch phi tín dụng: 3.775 triệu đồng Non-credit transactions: VND 3.775 million	
4.12	Công ty CP Nông thủy sản Nghệ An	Người có liên quan của bà Khúc Thị Quỳnh Lâm Related person of Ms. Khuc Thi Quynh Lan				1152/2024/NQ HĐQT ngày 12/12/2024	- Giao dịch tín dụng: Hạn mức 80 tỷ đồng. Credit transactions: Limit 80 billion VND.	
4.15	CTCP Kho vận Vietfracht Hưng Yên	Người có liên quan của bà Khúc Thị Quỳnh Lâm Related person of Ms. Khuc Thi Quynh Lan					- Giao dịch phi tín dụng: 7.709 triệu đồng Non-credit transactions: VND 7.709 million	
4.16	Công ty TNHH MTV Vietfracht Hải Phòng	Người có liên quan của bà Khúc Thị Quỳnh Lâm Related person of Ms. Khuc Thi Quynh Lan					- Giao dịch phi tín dụng: 2.000 triệu đồng Non-credit transactions: 2.000 million VND	

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Danh sách giao dịch giữa SeABank với người có liên quan của SeABank; hoặc giữa SeABank với cổ đông lớn, người nội bộ, người có liên quan của người nội bộ (VII.2)  
Transactions between SeABank and its affiliated persons or between SeABank and its major shareholders, internal persons and affiliated persons

STT No	Tên tổ chức/cá nhân Name of organization/ individual	Mối quan hệ liên quan với SeABank Relationship with SeABank	Số Giấy NSH, ngày cấp, nơi cấp NSH ID No. *, date of issue, place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm giao dịch với SeABank Time of transactions with SeABank	Số Nghị quyết/Quyết định của HĐQT/Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors	Nội dung, số lượng, tổng giá trị giao dịch (**) Content, quantity, total value of transaction	Ghi chú Note
4.17	Công ty TNHH MTV Vietfracht Hà Nội	Người có liên quan của bà Khúc Thị Quỳnh Lâm Related person of Ms. Khuc Thi Quynh Lam					- Giao dịch phi tín dụng: 8.000 triệu đồng Non-credit transactions: 8,000 million VND	
4.18	Công ty TNHH MTV Vietfracht Hồ Chí Minh	Người có liên quan của bà Khúc Thị Quỳnh Lâm Related person of Ms. Khuc Thi Quynh Lam					- Cho thuê địa điểm/Location rental	
6.9	Công ty cổ phần Khách sạn Du lịch Sông Nhuệ	Người có liên quan của Ông Fergus Macdonald Clark Related person of Mr. Fergus Macdonald Clark					- Cho thuê địa điểm/Location rental	
VII.	Trần Thị Thanh Thủy	Thành viên HĐQT Member of the Board of Directors					- Giao dịch tín dụng: TTD 326,99 triệu đồng Credit transaction: TTD 326,99 million VND	
7.11	Võ Trần Thái Trung	Người có liên quan của bà Trần Thị Thanh Thủy Related person of Ms. Tran Thi Thanh Thuy					- Giao dịch phi tín dụng: 1.500 USD Non-credit transaction: 1,500 USD	
X	Nguyễn Thành Luân	Thành viên BKS Members of Board of Supervisors						
10.7	Trần Thu Hòa	Người có liên quan của ông Nguyễn Thành Luân Related person of Mr. Nguyen Thanh Luan					- Giao dịch phi tín dụng: 3.500 triệu đồng Non-credit transactions: 3,500 million VND	
XIV.	Vũ Đình Khoán	Phó Tổng Giám đốc Deputy General Manager					- Giao dịch phi tín dụng: 1.517 triệu đồng Non-credit transactions: VND 1,517 million	

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Danh sách giao dịch giữa SeABank với người có liên quan của SeABank; hoặc giữa SeABank với cổ đông lớn, người nội bộ, người có liên quan của người nội bộ (VII.2)  
Transactions between SeABank and its affiliated persons or between SeABank and its major shareholders, internal persons and affiliated persons

STT No	Tên tổ chức/cá nhân Name of organization/ individual	Mối quan hệ liên quan với SeABank Relation ship with SeABank	Số Giấy NSH, ngày cấp, nơi cấp ID No. *, date of issue, place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm giao dịch với SeABank Time of transactions with SeABank	Số Nghị quyết/Quyết định của ĐHĐCĐ/HĐQT thông qua (*) Decision No. or Meeting of Shareholders/ Board of Directors approved by General Meeting of Shareholders/ Board of Directors	Nội dung, số lượng, tổng giá trị giao dịch (**) Content, quantity, total value of transaction	Ghi chú Note
14.2	Vũ Trịnh Mỹ Linh	Người có liên quan của ông Vũ Đình Khoán Related person of Mr. Vu Dinh Khoan					- Giao dịch phi tín dụng: 713 triệu đồng Non-credit transactions: 713 million VND	
XV.	Nguyễn Thị Thu Hương	Phó Tổng Giám đốc Deputy General Manager					- Giao dịch phi tín dụng: 405 triệu đồng Non-credit transactions: 405 million VND	
15.1	Lương Thị Tinh	Người có liên quan của Bà Nguyễn Thị Thu Hương Related person of Ms. Nguyen Thi Thu Huong					- Giao dịch phi tín dụng: 8.100 triệu đồng Non-credit transactions: VND 8,100 million	
15.3	Nguyễn Xuân Phong	Người có liên quan của Bà Nguyễn Thị Thu Hương Related person of Ms. Nguyen Thi Thu Huong					- Giao dịch phi tín dụng: 9.546 triệu đồng Non-credit transactions: VND 9,546 million	
15.5	Nguyễn Thị Hồng Thơm	Người có liên quan của Bà Nguyễn Thị Thu Hương Related person of Ms. Nguyen Thi Thu Huong					- Giao dịch tín dụng: 17.000 triệu đồng Credit transaction: 17,000 million VND - Giao dịch phi tín dụng: 14.000 triệu đồng Non-credit transactions: VND 14,000 million	
XVI.	Hoàng Mạnh Phú	Phó Tổng Giám đốc Deputy General Manager					- Giao dịch phi tín dụng: 100 triệu đồng Non-credit transactions: 100 million VND	
16.1	Đình Thị Hạnh	Người có liên quan của Ông Hoàng Mạnh Phú Related person of Mr. Hoang Manh Phu					- Giao dịch phi tín dụng: 8.124 triệu đồng Non-credit transactions: VND 8,124 million	
16.9	Nguyễn Mông Hùng	Người có liên quan của Ông Hoàng Mạnh Phú Related person of Mr. Hoang Manh Phu					- Giao dịch phi tín dụng: 280 triệu đồng Non-credit transactions: 280 million VND	
XVII.	Nguyễn Tuấn Cường	Phó Tổng Giám đốc Deputy General Manager				335/2024/NQ-HĐQT	- Giao dịch tín dụng: 500 triệu đồng - Thẻ tín dụng. Credit transaction: 500 million VND - Credit card.	
17.7	Ngô Mông Hoàn	Người có liên quan của Ông Nguyễn Tuấn Cường Related person of Mr. Nguyen Tuan Cuong					- Giao dịch phi tín dụng: 1.190 triệu đồng Non-credit transactions: VND 1,190 million	

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Danh sách giao dịch giữa SeABank với người có liên quan của SeABank; hoặc giữa SeABank với cổ đông lớn, người nội bộ, người có liên quan của người nội bộ (VII.2)  
*Transactions between SeABank and its affiliated persons or between SeABank and its major shareholders, internal persons and affiliated persons*

STT No	Tên tổ chức/cá nhân Name of organization/individual	Mối quan hệ liên quan với SeABank Relationship with SeABank	Số Giấy NSH, ngày cấp, nơi cấp NSH ID No. *, date of issue, place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm giao dịch với SeABank Time of transactions with SeABank	Số Nghị quyết/Quyết định của ĐHCĐ/ HĐQT thông qua (*) Decision No. or Meeting of Shareholders/ Board of Directors	Nội dung, số lượng, tổng giá trị giao dịch (**) Content, quantity, total value of transaction	Ghi chú Note
XIX.	Nguyễn Hồng Quang	Phó Tổng Giám đốc Deputy General Manager						
19.1	Nguyễn Bảo Ngọc	Người có liên quan của Ông Nguyễn Hồng Quang Related person of Mr. Nguyen Hong Quang					- Giao dịch phi tín dụng: 800 triệu đồng Non-credit transactions: 800 million VND	
19.4	Nguyễn Hồ Điện	Người có liên quan của Ông Nguyễn Hồng Quang Related person of Mr. Nguyen Hong Quang					- Giao dịch phi tín dụng: 566 triệu đồng Non-credit transactions: 566 million VND	
19.5	Tạ Thị Thuận	Người có liên quan của Ông Nguyễn Hồng Quang Related person of Mr. Nguyen Hong Quang					- Giao dịch phi tín dụng: 850 triệu đồng Non-credit transactions: 850 million VND	
19.7	Thành Kim Dung	Người có liên quan của Ông Nguyễn Hồng Quang Related person of Mr. Nguyen Hong Quang					- Giao dịch phi tín dụng: 1.050 triệu đồng Non-credit transactions: VND 1,050 million	
XX.	Nguyễn Tuấn Anh	Phó Tổng Giám đốc Deputy General Manager						
20.1	Nguyễn Minh Hiền	Người có liên quan của Ông Nguyễn Tuấn Anh Related person of Mr. Nguyen Tuan Anh					- Giao dịch phi tín dụng: 8.786 triệu đồng Non-credit transactions: VND 8,786 million	
XXI.	Nguyễn Thị Hoài Phương	Kế toán trưởng Chief accountant					- Giao dịch phi tín dụng: 750 triệu đồng Non-credit transactions: 750 million VND	
XXII.	Vũ Quốc Tuấn	Người phụ trách Quản trị công ty Persons in charge of corporate governance					- Giao dịch tín dụng: 4.102 triệu đồng Credit transaction: 4,102 million VND - Giao dịch phi tín dụng: 128 triệu đồng Non-credit transactions: 128 million VND	
XXIII.	Đào Minh Nguyệt	Người phụ trách Quản trị công ty Persons in charge of corporate governance					- Giao dịch tín dụng: 16.324 triệu đồng Credit transaction: 16,324 million VND	
XXIV.	Hoàng Tuyết Mai	Người phụ trách Quản trị công ty Persons in charge of corporate governance					- Giao dịch tín dụng: 1.169 triệu đồng Credit transaction: 1,169 million VND	

PHỤ LỤC 02  
Appendix 02

Danh sách giao dịch giữa SeABank với người có liên quan của SeABank; hoặc giữa SeABank với cổ đông lớn, người có liên quan của người nội bộ (VII.2)  
Transactions between SeABank and its affiliated persons or between SeABank and its major shareholders, internal persons and affiliated persons

STT No	Tên tổ chức/cá nhân Name of organization/individual	Mối quan hệ liên quan với SeABank Relation with SeABank	Số Giấy NSH, ngày cấp, nơi cấp NSH ID No. *, date of issue, place of issue	Địa chỉ trụ sở chính/ Địa chỉ liên hệ Address	Thời điểm giao dịch với SeABank Time of transactions with SeABank	Số Nghị quyết/Quyết định của ĐHCĐ/HĐQT thông qua (*) Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors	Nội dung, số lượng, tổng giá trị giao dịch (**) Content, quantity, total value of transaction	Chi chú Note
XXVI	Công ty TNHH MTV Quản lý và Khai thác Tài sản SeABank (SeABank AMC)	Công ty con Subsidiary company					- Giao dịch phi tín dụng: 23.500 triệu đồng/Non-credit transactions: VND 23,500 million - Thuê nhà/Rent a house	
XXVII	Công ty Tài chính TNHH MTV Bưu điện	Công ty con Subsidiary company				1235/2024/NQ-HĐQT	- Giao dịch phi tín dụng: 3.130.000 triệu đồng/Non-credit transactions: 3,130,000 million VND - HĐTG: 3.130.000 triệu đồng/Deposit contract 3,130,000 million VND	
30.1	Nguyễn Minh Thăng	Đại diện phi tín dụng vốn góp của SeABank từ PTF Representative of SeABank's capital contribution at PTF					- Giao dịch tín dụng: 28.951 triệu đồng Credit transaction: 28,951 million VND - TTD: 374,51 triệu đồng/Credit card: 374,51 million VND	
30.5	Hoàng Huy Chương	Đại diện phi tín dụng vốn góp của SeABank từ PTF Representative of SeABank's capital contribution at PTF					- Giao dịch tín dụng: 12.629 triệu đồng Credit transaction: 12,629 million VND	
30.6	Lã Thị Hiền	Đại diện phi tín dụng vốn góp của SeABank từ PTF Representative of SeABank's capital contribution at PTF					- Giao dịch tín dụng: 4.305 triệu đồng Credit transaction: 4,305 million VND - Giao dịch phi tín dụng: 2.529 triệu đồng Non-credit transactions: VND 2,529 million	
30.7	Đặng Tùng Sơn	Đại diện phi tín dụng vốn góp của SeABank Representative of SeABank's capital contribution					- Giao dịch tín dụng: 1.649 triệu đồng Credit transaction: 1,649 million VND	
30.8	Vo Long Nhi	Đại diện phi tín dụng vốn góp của SeABank Representative of SeABank's capital contribution					- Giao dịch tín dụng: 109,4 triệu đồng - TTD Credit transaction: 109,4 million VND - Credit card	

PHỤ LỤC 02  
Appendix 02

Danh sách giao dịch giữa SeABank với người có liên quan của SeABank; hoặc giữa SeABank với cổ đông lớn, người có nội bộ, người có liên quan của người nội bộ (VII.2)  
*Transactions between SeABank and its affiliated persons or between SeABank and its major shareholders, internal persons and affiliated persons*

STT No	Tên tổ chức/cá nhân <i>Name of organization/individual</i>	Mối quan hệ liên quan với SeABank <i>Relationship with SeABank</i>	Số Giấy NSH, ngày cấp, nơi cấp NSH <i>ID No. *, date of issue, place of issue</i>	Địa chỉ trụ sở chính/ Địa chỉ liên hệ <i>Address</i>	Thời điểm giao dịch với SeABank <i>Time of transactions with SeABank</i>	Số Nghị quyết/Quyết định của ĐHĐCB/HĐQT thông qua (*) <i>Resolution No. or Decision No. approved by General Meeting of Shareholders/ Board of Directors</i>	Nội dung, số lượng, tổng giá trị giao dịch (**) <i>Content, quantity, total value of transaction</i>	Ghi chú <i>Note</i>
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Ngoài những Nghị quyết/HĐQT đã nêu, các hợp đồng/giao dịch khác được liệt kê tại Phụ lục này giữa SeABank và các bên có liên quan về việc nhận tiền gửi, cấp tín dụng theo thẻ tín dụng.... được thực hiện trên cơ sở Nghị quyết/HĐQT số 1918/2020/NQ-HĐQT ngày 08/12/2020, Nghị quyết số 721/2023/NQ-HĐQT và các Nghị quyết/Quyết định khác có liên quan./ In addition to the above-mentioned Board of Directors' Resolutions, other contracts/transactions listed in this Appendix between SeABank and related parties regarding receiving deposits, granting credit under credit cards, etc. are implemented on the basis of Board of Directors' Resolution No. 1918/2020/NQ-HĐQT dated December 8, 2020, Resolution No. 721/2023/NQ-HĐQT and other relevant Resolutions/Decisions.

(\*)

Giá trị giao dịch, số lượng giao dịch được xác định tại ngày 31/12/2024  
*Transaction value and transaction quantity are determined as of December 31, 2024*

(\*\*)

Giao dịch cấp tín dụng bao gồm giao dịch cho vay, chiết khấu, cho thuê tài chính, bao thanh toán, bảo lãnh ngân hàng, thư tín dụng và các nghiệp vụ cấp tín dụng khác.  
*Credit granting transactions include loan transactions, discounts, financial leasing, factoring, bank guarantees, letters of credit and other credit granting operations.*

(\*\*\*)

Giao dịch phi tín dụng bao gồm nhưng không hạn chế tại cả các giao dịch khác phát sinh với Ngân hàng ngoài giao dịch cấp tín dụng như tiền gửi, mở tài khoản thanh toán, thu chi hộ, mua bán, thuê/ cho thuê tài sản, trụ sở...

(\*\*\*\*)

Non-credit transactions include but are not limited to all other transactions arising with the Bank other than credit granting transactions such as deposits, opening payment accounts, collecting and paying on behalf, buying/selling, renting/leasing assets, headquarters...

PHỤ LỤC 03

Giao dịch giữa người nội bộ công ty, người có liên quan của người nội bộ với công ty con, công ty do công ty nắm quyền kiểm soát (VII.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*

STT No	Tên tổ chức/cá nhân <i>Name of organization/ individual</i>	Mối quan hệ liên quan với SeABank <i>Relationsh ip with SeABank</i>	Số Giấy NSH, ngày cấp, nơi cấp NSH ID card No./ <i>Passport No., date of issue, place of issue</i>	Địa chỉ trụ sở chính/ Địa chỉ liên hệ <i>Address</i>	Nội dung, số lượng, tổng giá trị giao dịch <i>Content, quantity, total value of transaction</i>	Ghi chú <i>Note</i>
1	Công ty TNHH Hoàng Viên Quang Bá <i>Hoang Vien Quang Ba Company Limited</i>	Người có liên quan của người nội bộ <i>Related person of internal person</i>			- Giao dịch cho thuê nhà với Công ty Tài chính TNHH MTV Bưu điện (PTF) <i>House rental transaction with Post Office Finance Company Limited (PTF)</i>	

## APPENDIX NO. 04

## List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
1	Le Van Tan		Chairman of the Board of Directors (BOD), Legal Representative of the Bank					10,075,697	0.3555%	
	Le Van Nghi							-	0.000%	
	Le Van Le							-	0.000%	
	Nguyen Thi Diem							-	0.000%	
	Le Thi Ngoan							-	0.000%	
	Nguyen Van Nguyen							-	0.000%	
	Le Van Tien							-	0.000%	
	Tran Thi Them							-	0.000%	
	Le Van Tan							-	0.000%	
	Hoang Thi Mai							-	0.000%	
	Le Van Tan							-	0.000%	
	Tran Thi Bay							-	0.000%	
	Le Thi Mien							-	0.000%	
	Nguyen Minh Tien							-	0.000%	

**APPENDIX NO. 04**  
**List of Insiders and Related Persons of Insiders**

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Le Thi Mien							-	0.000%	
	Le Kieu Anh							-	0.000%	
	Le Bao Minh							-	0.000%	
	Duc thinh Construction Investment And Trading One Member Company Limited		Mr. Le Van Tan previously served as the capital representative at SeABank					125,824,034	4.438%	
<b>2</b>	<b>Nguyen Thi Nga</b>		<b>Standing Vice Chairman of the BOD</b>					<b>111,583,628</b>	<b>3.936%</b>	
	Le Huu Bau							50,615,266	1.785%	
	Phan Van Hoa							-	0.000%	
	Nguyen Chau Huan							-	0.000%	
	Nguyen Ngoc Dang							-	0.000%	
	Do Thi Nham							-	0.000%	
	Nguyen Van Loc							-	0.000%	
	Hoang Thi Mui							-	0.000%	

APPENDIX NO. 04

List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Le Tuan Anh							49,973,566	1.763%	
	Ta Thi Hong Yen							-	0.000%	
	Le Thu Thuy							65,646,053	2.316%	
	Phu My Development and Investment Company Limited		Ms. Nguyen Thi Nga is the Chairman of the Members' Council					141,178,983	4.980%	
	BRG Group - Joint Stock Company		Ms. Nguyen Thi Nga is the Chairman of the BOD					-	0.000%	
	North Hanoi Smart City		Ms. Nguyen Thi Nga is the Vice Chairwoman of the Board of Directors (BOD) cum Chief Executive Officer (CEO)					-	0.000%	
	Vietnam Aircraft Leasing Joint Stock Company		Ms. Nguyen Thi Nga is the Chairman of the BOD					-	0.000%	
	Hoang Vien Quang Ba Company Limited		Subsidiary of BRG Group					-	0.000%	

**APPENDIX NO. 04**  
**List of Insiders and Related Persons of Insiders**

No	Full Name	Securities Trailing Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Hanoi Real Estate Services and Trading Joint Stock Company		Subsidiary of BRG Group					-	0.000%	
<b>3</b>	<b>Le Thu Thuy</b>		<b>Vice Chairman of the BOD</b>					<b>65,646,053</b>	<b>2.316%</b>	
	AMELIA Le Nguyen HERMAN							-	0.000%	
	ANTHONY Le Nguyen HERMAN							-	0.000%	
	Le Huu Bau							50,615,266	1.785%	
	Nguyen Thi Nga							111,583,628	3.936%	
	Le Tuan Anh							49,973,566	1.763%	
	Ta Thi Hong Yen							-	0.000%	
<b>4</b>	<b>Khuc Thi Quynh Lam</b>		<b>Vice Chairman of the BOD</b>					<b>10,518,606</b>	<b>0.371%</b>	

APPENDIX NO. 04

List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Nguyễn Duy Hùng							-	0.000%	
	Khúc Như Đông							-	0.000%	
	Nguyễn Thị Mai							-	0.000%	
	Khúc Anh Sơn							-	0.000%	
	Trần Thị Thái Lê							-	0.000%	
	Khúc Như Giang							-	0.000%	
	Trần Thị Linh							-	0.000%	
	Nguyễn Tường Huy							177,687	0.006%	
	Nguyễn Duy Việt							-	0.000%	Infrant
	Transportation and Chartering Joint Stock Company (VIETNAM)		Ms.Khuc Thi Quynh Lam is the Chairman of the BOD					-	0.000%	
	Thang Long GTC Joint Stock Company		Ms.Khuc Thi Quynh Lam is the Chairman of the BOD					-	0.000%	
	Nghe An Agriculture and Fisheries Joint Stock Company		Ms.Khuc Thi Quynh Lam is the Chairman of the BOD					-	0.000%	

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**List of Insiders and Related Persons of Insiders**

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	Vietfracht Hung Yen Company Limited		Subsidiary of Vietfracht					-	0.000%	
	Vietfracht Hai Phong Company Limited		Subsidiary of Vietfracht					-	0.000%	
	Vietfracht Ha Noi Company Limited		Subsidiary of Vietfracht					-	0.000%	
	Vietfracht Ho Chi Minh Company Limited		Subsidiary of Vietfracht					-	0.000%	
	Van Loc Financial Investment and Trading Company Limited		Ms.Khuc Thi Quynh Lam previously served as the capital representative at SeABank					80,775,333	2.849%	
<b>5</b>	<b>Mathew Nevil WELCH</b>		<b>BOD Member</b>					-	<b>0.000%</b>	
	Patricia Bjaaland Welch							-	0.000%	
	Barry Neville Welch							-	0.000%	
	Yvonne Welch							-	0.000%	
	Daniel James Welch							-	0.000%	
	Patrick Welch							-	0.000%	
	Carrie Golus							-	0.000%	
	Zoe Welch							-	0.000%	

**APPENDIX NO. 04**  
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No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Asia Dorset Management Pte Ltd – Director		Mr. Mathew Nevil WELCH is the Chairman of the BOD					-	0.000%	
	Global Sage Executive Search-Director		Mr. Mathew Nevil WELCH is Executive Director					-	0.000%	
	Nguyen Khang Investment Management Co., Ltd.		Mr. Mathew Nevil WELCH represents 1,200,000 shares at SeABank.					1,363,143	0.048%	
	Le Thi Toan		Together with Mr. Mathew Nevil WELCH, represents the capital contribution of Nguyen Khang Investment Management Co., Ltd. at SeABank.					-	0.000%	
<b>6</b>	<b>Fergus Macdonald Clark</b>		<b>Independent member of the BOD</b>					-	<b>0.000%</b>	
	Gordon Macdonald Clark							-	0.000%	
	James Macdonald Clark							-	0.000%	
	Rebecca Clark							-	0.000%	

**APPENDIX NO. 04**  
**List of Insiders and Related Persons of Insiders**

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Lewisham Plus Credit Union		The declarant is a non-executive member of the Board of Directors (BOD) and a member of the Supervisory Committee.					-	0.000%	
	Kingfisher Advisory Limited		The declarant is the Director					-	0.000%	
	Financial Markets - GBRW Limited		The declarant is the Director of Financial Markets					-	0.000%	
	Song Nhue Tourism Hotel Joint Stock Company		Mr. Fergus Macdonald Clark represents 1,200,000 shares at SeABank.					111,638,247	3.938%	
	Nguyễn Thúy Loan		Cùng ông Fergus Macdonald Clark đại diện phần vốn góp của Công ty cổ phần Khách sạn Du lịch Sông Nhuệ tại SeABank					-	0.000%	
7	<b>Tran Thi Thanh Thuy</b>		<b>Member of the BOD</b>					<b>196.601</b>	<b>0.007%</b>	
	Võ Anh Thái							-	0.000%	
	Trương Thị Hợp							-	0.000%	

**APPENDIX NO. 04**  
**List of Insiders and Related Persons of Insiders**

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Phạm Thị Hoàn							-	0.000%	
	Trần Thái Đăng							-	0.000%	
	Tạ Thúy Hằng							-	0.000%	
	Trần Việt Kỳ							-	0.000%	
	Lê Lệ Thủy							-	0.000%	
	Trần Thị Thu Hương							-	0.000%	
	Nguyễn Văn Hồng							-	0.000%	
	Võ Thái Dương							-	0.000%	
	Võ Trần Thái Trung							-	0.000%	
	Đặng Phương Linh							-	0.000%	
	Nguyễn Mẫn Thủy Tiên							-	0.000%	
8	Nguyen Ngoc Quynh		Head of the BS					1,098,989	0.039%	

**APPENDIX NO. 04**  
**List of Insiders and Related Persons of Insiders**

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Nguyễn Đình Trường							-	0.000%	
	Nguyễn Thị Tích							-	0.000%	
	Nguyễn Thị Huy Thu							-	0.000%	
	Nguyễn Quỳnh Lâm							-	0.000%	
	Nguyễn Thị Tuyết Nhung							-	0.000%	
	Phan Hải Uyên Chi							-	0.000%	
	Nguyễn Ngọc Huyền							-	0.000%	
	Nguyễn Huy Hùng							-	0.000%	
	Lê Thị Phan							-	0.000%	

## APPENDIX NO. 04

## List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Hoàng Mạnh Trường							-	0.000%	
9	Vu Thi Ngọc Quỳnh		Member of the BS					5,944,737	0.210%	
	Phan Vĩnh Quang							-	0.000%	
	Vũ Đình Đô							-	0.000%	
	Phan Bá Việt							-	0.000%	
	Phan Vũ Quỳnh Trang							-	0.000%	
	Vũ Thị Nga Hằng							37,364	0.001%	
	Nguyễn Tân Hoàng							-	0.000%	

APPENDIX NO. 04  
List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Vuong Tien Trading Co., Ltd.		Ms. Vu Thi Ngoc Quynh is the representative of the capital contribution at SeABank					91,249,130	3.219%	
10	Nguyen Thanh Luan		Member of the BS					194,782	0.007%	
	Nguyễn Quỳnh Diệp							-	0.000%	
	Nguyễn Minh An							-	0.000%	
	Nguyễn Minh Quân							-	0.000%	
	Nguyễn Ngọc Canh							-	0.000%	
	Giang Minh Nga							-	0.000%	
	Nguyễn Thanh Phong							-	0.000%	
	Trần Thu Hòa							-	0.000%	
	Nguyễn Thành Trung							-	0.000%	
	Đào Thị Lan Hương							-	0.000%	

APPENDIX NO. 04

List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
11	Vu Thu Thuy		Member of the BS					-	0.000%	
	Nguyễn Ngọc Thịnh							-	0.000%	
	Nguyễn Ngọc Quang							-	0.000%	
	Nguyễn Ngọc Linh							-	0.000%	
	Hoàng Thị Ngọc							-	0.000%	
	Nguyễn Ngọc Thanh							-	0.000%	
	Vũ Thị Hồng Lý							-	0.000%	
	Vũ Thị Thanh Tâm							-	0.000%	
	Nguyễn Quang Tứ							-	0.000%	
	Vũ Thị Mão							-	0.000%	
	Lê Văn Trương							-	0.000%	
	Vũ Quốc Hoàn							-	0.000%	
	Nguyễn Lan Anh							-	0.000%	
	Vũ Hoàng Anh							-	0.000%	
	Nguyễn Tuấn Sơn							-	0.000%	

**APPENDIX NO. 04**  
**List of Insiders and Related Persons of Insiders**

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	An Phu Trading Investment and Import-Export Company Limited		Ms. Vu Thu Thuy is the representative of the capital contribution at SeABank					98,108,451	3.461%	
<b>12</b>	<b>Luong Duy Dong</b>		<b>Member of the BS</b>					<b>22,623</b>	<b>0.001%</b>	
	Nguyễn Thị Huỳnh							-	0.000%	
	Luong Bích Ngọc							-	0.000%	
	Luong Tuấn Tú							-	0.000%	
	Luong Văn Chiền							-	0.000%	
	Nguyễn Thị Phương							-	0.000%	
	Nguyễn Ngọc Riêng							-	0.000%	
	Nguyễn Thị Dũng							-	0.000%	
<b>13</b>	<b>Le Quoc Long</b>		<b>General Director</b>					<b>4,537,635</b>	<b>0.160%</b>	
	Lê Xuân Bàn							-	0.000%	

APPENDIX NO. 04

List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Nguyễn Thị Hằng							-	0.000%	
	Hoàng Thị Kiều Yên							-	0.000%	
	Lê Hoàng Anh							-	0.000%	
	Lê Xuân Nam Anh							-	0.000%	
	Lê Xuân Quốc Anh							-	0.000%	
	Lê Anh Tuấn							-	0.000%	
	Châu Thị Mỹ Liễu							-	0.000%	
	Lê Khánh Toàn							-	0.000%	
	Hoàng Phụng Cẩm							-	0.000%	
14	Vũ Đình Khoán		Deputy General Director					1,580,921	0.056%	
	Trịnh Thị Thu Hà							-	0.000%	

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	Vũ Trịnh Mỹ Linh							-	0.000%	
	Vũ Trịnh Hồng Đức							-	0.000%	
	Vũ Thị Khuyên							-	0.000%	No Information
	Vũ Thị Khoan							-	0.000%	No Information
	Hoàng Hải Phong							-	0.000%	No Information
	Trịnh Bá Tú							-	0.000%	
	Phạm Thị Hồng Điệp							-	0.000%	
	Nguyễn Trọng Hùng							-	0.000%	
	SeABank Asset Management company limited		Mr. Khoan is the Chairman cum Chief Executive Officer of the Company					-	0.000%	
<b>15</b>	<b>Nguyễn Thị Thu Hương</b>		<b>Deputy General Director</b>					<b>3,383,817</b>	<b>0.119%</b>	
	Lương Thị Tính							-	0.000%	

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	Nguyễn Xuân Nam							-	0.000%	
	Nguyễn Xuân Phong							-	0.000%	
	Nguyễn Xuân Việt An							-	0.000%	
	Nguyễn Thị Hồng Thơm							-	0.000%	
	Nguyễn Thị Thanh Tâm							-	0.000%	
	Phạm Hồng Duyên							-	0.000%	
	Nguyễn Huy Tường							-	0.000%	
	Công ty Tài chính TNHH MTV Bưu điện							-	0.000%	

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16	Hoàng Mạnh Phú		Deputy General Director					1,405,141	0.050%	
	Đình Thị Hạnh							-	0.000%	
	Hoàng Nam Anh							-	0.000%	
	Hoàng Thị Hà Vi							-	0.000%	
	Đình Ngọc Canh							-	0.000%	
	Hoàng Thị Kim Ninh							-	0.000%	
	Hoàng Thị Bích Nga							-	0.000%	
	Nguyễn Văn Nghĩa							-	0.000%	
	Nguyễn Mộng Hùng							-	0.000%	

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17	Nguyễn Tuấn Cường		Deputy General Director					1,250,683	0.044%	
	Nguyễn Hoàng Vân							-	0.000%	
	Nguyễn Văn Khanh							-	0.000%	
	Nguyễn Kim Thanh							-	0.000%	No Information
	Nguyễn Ngọc Bảo							-	0.000%	No Information
	Nguyễn Hoàng							-	0.000%	
	Ngô Mộng Hoàn							-	0.000%	
	Nguyễn Hoàng Lan							-	0.000%	
18	Đặng Thu Trang		Deputy General Director					500,955	0.018%	
	Đặng Vũ Gian							-	0.000%	
	Nguyễn Bích Hải							-	0.000%	
	Vũ Trang Linh							-	0.000%	
	Vũ Khánh Chi							-	0.000%	

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	Đặng Vũ Tuấn							-	0.000%	
	Lê Thị Quyên							-	0.000%	
19	Nguyễn Hồng Quang		Deputy General Director, Authorized Information Disclosure Representative					350,317	0.012%	
	Nguyễn Bảo Ngọc							-	0.000%	
	Nguyễn Bảo Minh							-	0.000%	Infrant
	Nguyễn Hoàng Tung							-	0.000%	Infrant
	Nguyễn Hồ Điện							-	0.000%	
	Tạ Thị Thuận							-	0.000%	
	Nguyễn Trung Hà							-	0.000%	
	Thành Kim Dung							-	0.000%	
	Nguyễn Thị Khánh Dương							-	0.000%	

## APPENDIX NO. 04

## List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Đình Hồng Hà							-	0.000%	
20	Nguyễn Tuấn Anh		Deputy General Director					230,223	0.008%	
	Nguyễn Minh Hiền							-	0.000%	
	Nguyễn Hồng Minh							-	0.000%	
	Nguyễn Tuấn Huy							-	0.000%	Infrant
	Nguyễn Bá Cột							-	0.000%	
	Hoàng Thị Siru							-	0.000%	
	Đỗ Thị Quyết Tâm							-	0.000%	
	Nguyễn Huy Hùng							-	0.000%	
	Nguyễn Thị Hoa							-	0.000%	
	Nguyễn Trung Hiếu							-	0.000%	
21	Nguyễn Thị Hoài Phương		Chief Accountant					148,877	0.005%	

**APPENDIX NO. 04**  
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	Nguyễn Văn Toái							-	0.000%	
	Nguyễn Đức Dũng							-	0.000%	
	Đào Phương Hoa							-	0.000%	
	Đình Văn Khang							-	0.000%	
	Đình Trung Hải							-	0.000%	Infrant
	Đình Hoàng Thăng							-	0.000%	Infrant
	Đình Văn Thâm							-	0.000%	
	Phạm Thị Lôi							-	0.000%	
<b>22</b>	<b>Vũ Quốc Tuấn</b>		<b>Corporate Governance Officer cum Company Secretary</b>					<b>64,456</b>	<b>0.002%</b>	
	Bùi Thị Thu Huyền							-	0.000%	

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List of Insiders and Related Persons of Insiders

No	Full Name	Securities Trading Account (if any)	Position at the Bank (if any)	ID Card/Passport Number	Date of Issue	Place of Issue	Contact Address	Number of Shares Owned	Ownership Percentage	Notes
	Vũ Phương Anh							-	0.000%	
	Vũ Vân Anh							-	0.000%	Infrant
	Lê Thị Đăng							-	0.000%	
	Vũ Thanh Thùy							-	0.000%	
	Vũ Thanh Bình							-	0.000%	
	Đinh Thị Chiên							-	0.000%	
	Nguyễn Thanh Cường							-	0.000%	
	Lê Gia Nam							-	0.000%	
	Lê Đức Quỳnh							-	0.000%	
23	Đào Minh Nguyệt		Corporate Governance Officer cum Company Secretary					100,404	0.004%	

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List of Insiders and Related Persons of Insiders

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	Đào Đức Long							-	0.000%	
	Trịnh Thị Minh Tân							-	0.000%	
	Đào Xuân Triệu							-	0.000%	
	Phạm Thị Mãng							-	0.000%	
	Đào Thị Minh Yên							-	0.000%	
	Đào Xuân Tùng							-	0.000%	
	Đào Xuân Nhật Nam							-	0.000%	Infrant
	Đào Minh Thảo Tiên							-	0.000%	Infrant
24	Hoàng Tuyết Mai		Corporate Governance Officer cum Company Secretary					123,645	0.004%	
	Ngô Thế Thắng							-	0.000%	
	Hoàng Văn Hòa							-	0.000%	
	Nguyễn Thị Nguyễn							-	0.000%	

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	Nguyễn Thị Doanh							-	0.000%	
	Ngo Thao Trang							-	0.000%	
	Ngo Van Trang							-	0.000%	
	Ngo Dieu Trang							-	0.000%	
	Hoang Bich Ngoc							-	0.000%	
	Hoang Quoc Anh							-	0.000%	
	Nguyen Viet Van Linh							-	0.000%	
	Vu Ngoc Kim Ngan							-	0.000%	
25	SeABank Headquarters Labor Union							1,135,402	0.040%	

**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 (31/12/2023) (*)		Number of shares owned at the end of the period (31/12/2024)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
1	Lê Văn Tân	Chairman of the BOD	8,869,820	0.355%	10,075,697	0.355%	- Receive shares as dividends and shares issued from owners' equity in 2024
2	Nguyễn Thị Nga	Permanent Vice Chairman of the BOD	92,229,090	3.696%	111,583,628	3.936%	- Buy shares - Receive shares as dividends and shares issued from owners' equity in 2024
3	Lê Thu Thủy	Vice Chairman of the BOD	57,789,411	2.316%	65,646,053	2.316%	- Receive shares as dividends and shares issued from owners' equity in 2024
4	Khúc Thị Quỳnh Lâm	Vice Chairman of the BOD	9,259,721	0.371%	10,518,606	0.371%	- Receive shares as dividends and shares issued from owners' equity in 2024
5	Trần Thị Thanh Thủy	Member of the BOD	173,072	0.007%	196,601	0.007%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024
6	Nguyễn Ngọc Quỳnh	Head of the BOS	1,629,568	0.065%	1,098,989	0.039%	- Sell shares - Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024
7	Vũ Thị Ngọc Quỳnh	Member of the BOS	5,233,262	0.210%	5,944,737	0.210%	- Receive shares as dividends and shares issued from owners' equity in 2024
8	Nguyễn Thành Luân	Member of the BOS	171,471	0.007%	194,782	0.007%	- Receive shares as dividends and shares issued from owners' equity in 2024

**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 (31/12/2023) (*)		Number of shares owned at the end of the period (31/12/2024)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
9	Lê Quốc Long	General Director	3,430,500	0.137%	4,537,635	0.160%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024 - Buy shares
10	Vũ Đình Khoản	Deputy General Director	1,211,500	0.049%	1,580,921	0.056%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
11	Nguyễn Thị Thu Hương	Deputy General Director	2,757,000	0.110%	3,383,817	0.119%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024 - Buy shares - Sell shares
12	Hoàng Mạnh Phú	Deputy General Director	1,218,972	0.049%	1,405,141	0.050%	- Buy shares - Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024
13	Nguyễn Tuấn Cường	Deputy General Director	1,065,000	0.043%	1,250,683	0.044%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024
14	Đặng Thu Trang	Deputy General Director	415,000	0.017%	500,955	0.018%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024

**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 (31/12/2023) (*)		Number of shares owned at the end of the period (31/12/2024)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
15	Nguyễn Hồng Quang	Deputy General Director	495,019	0.020%	350,317	0.012%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
16	Nguyễn Tuấn Anh	Deputy General Director	340,075	0.014%	230,223	0.008%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
17	Nguyễn Thị Hoài Phương	Chief Accountant Officer	141,793	0.006%	148,877	0.005%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
18	Vũ Quốc Tuấn	Person in charge of corporate governance	102,607	0.004%	64,456	0.002%	- Receive shares under the 2024 Stock Bonus Program for Managers - Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
19	Đào Minh Nguyệt	Person in charge of corporate governance	88,389	0.004%	100,404	0.004%	- Receive shares as dividends and shares issued from owners' equity in 2024 - Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
20	Hoàng Tuyết Mai	Person in charge of corporate governance	118,448	0.005%	123,645	0.004%	- Receive shares as dividends and shares issued from owners' equity in 2024 - Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
21	Công đoàn SeaBank Hội sở	SeaBank's socio-political organization	1,510,939	0.061%	1,135,402	0.040%	- Receive shares as dividends and shares issued from owners' equity in 2024 - 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

**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 (31/12/2023) (*)		Number of shares owned at the end of the period (31/12/2024)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	
22	Lê Hữu Báu	Husband of Mrs. Nguyễn Thị Nga - Permanent Vice Chairman of the BOD	83,087,159	3.329%	50,615,266	1.785%	- Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
23	Lê Tuấn Anh	Son of Mrs. Nguyễn Thị Nga - Permanent Vice Chairman of the BOD	49,973,566	2.002%	48,305,493	1.704%	- Receive shares as dividends and shares issued from owners' equity in 2024 - Sell shares
24	Vũ Thị Nga Hằng	Sister of Mrs. Vũ Thị Ngọc Quỳnh - Member of the BOS	18,893	0.001%	32,893	0.001%	- Buy shares - Receive shares as dividends and shares issued from owners' equity in 2024
25	Nguyễn Tường Huy	Son of Mrs. Khúc Thị Quỳnh Lâm - Vice Chairman of the BOD	156,422	0.006%	177,687	0.006%	- Receive shares as dividends and shares issued from owners' equity in 2024
26	Phu My Development and Investment Company Limited	Mrs. Nguyễn Thị Nga is Chairwoman of the Member's Council	124,282,417	4.980%	141,178,983	4.980%	- Receive shares as dividends and shares issued from owners' equity in 2024
27	Vạn Loc Investment Finance and Trading Company Limited	Mrs. Khúc Thị Quỳnh Lâm is the representative of capital contribution at SeABank	71,107,990	2.849%	80,775,333	2.849%	- Receive shares as dividends and shares issued from owners' equity in 2024
28	Nguyen Khang Investment Management Company Limited	Mr. Mathew Nevil WELCH represents 1,200,000 shares at SeABank	1,200,000	0.048%	1,363,143	0.048%	- Receive shares as dividends and shares issued from owners' equity in 2024
29	Song Nhue Hotel and Tourism Joint Stock Company	Mr. Fergus Macdonald Clark represents 1,200,000 shares at SeABank	98,277,172	3.938%	111,638,247	3.938%	- Receive shares as dividends and shares issued from owners' equity in 2024
30	Vuong Tien Trading Company Limited	Mrs. Vũ Thị Ngọc Quỳnh is the representative of capital contribution at SeABank	80,328,263	3.219%	91,249,130	3.219%	- Receive shares as dividends and shares issued from owners' equity in 2024
31	An Phu Investment Trading and Import Export Company Limited	Mrs. Vũ Thu Thủy is the representative of capital contribution at SeABank	86,366,647	3.461%	98,108,451	3.461%	- Receive shares as dividends and shares issued from owners' equity in 2024

**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 (31/12/2023) (*)		Number of shares owned at the end of the period (31/12/2024)		Reason for increasing, decreasing (Buying, selling, converting, rewarding,...)
			Number of shares	Percentage	Number of shares	Percentage	

(\*) The number of shares and the holding ratio at the beginning of the period include the number of shares issued under SeABank's Employee Stock Ownership Plan in 2023; For newly appointed personnel during the year, the number of shares at the beginning of the period is calculated from the date of appointment