

**SOUTHEAST ASIA COMMERCIAL
JOINT STOCK BANK**

*(Enterprise Registration No.: 0200253985,
address: No. 198 Tran Quang Khai, Hoan
Kiem District, Hanoi City)*

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

MINUTES

EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS

SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK – NOVEMBER 15, 2024

Today, November 15, 2024, at the Hanoi Conference Room, Ruby Tree Golf Club – BRG Ruby Tree Golf Resort – Ngoc Xuyen Ward, Do Son District, Hai Phong City, Vietnam, Southeast Asia Commercial Joint Stock Bank ("SeABank") held the 2024 Extraordinary General Meeting of Shareholders ("EGMS" or "Meeting").

A. ATTENDEES:

1. Shareholders:

The total number of shareholders of SeABank entitled to attend the Meeting is 9,024 shareholders, representing 2,835,000,000 shares with voting rights, accounting for 100% of the total voting shares of SeABank.

As of 9:30 AM on November 15, 2024:

- Shareholders in attendance representing 2,745,162,003 shares with voting rights, accounting for 96.83% of the total voting shares of SeABank.
- Shareholders absent representing 89,837,997 shares with voting rights, accounting for 3.17% of the total voting shares of SeABank.

Details are provided in the Attendance Registration Minutes.

2. State Bank of Vietnam ("SBV") Representatives:

- Mr. Tran Ngoc Toan – Head of NHTMCP Management Division, Banking Supervision and Micro-Inspection Department – SBV Inspection and Supervision Agency;
- Ms. Tran Thi Thu Huyen – Officer, NHTMCP Management Division, Banking Supervision and Micro-Inspection Department – SBV Inspection and Supervision Agency.

3. Board of Directors ("BOD"):

- Mr. Le Van Tan – BOD Chairman;
- Ms. Nguyen Thi Nga – Standing Vice Chairwoman;
- Ms. Le Thu Thuy – Vice Chairwoman;
- Ms. Khuc Thi Quynh Lam – Vice Chairwoman;
- Ms. Tran Thi Thanh Thuy – BOD Member;
- Mr. Fergus Macdonald Clark – Independent BOD Member.

4. Mr. Le Quoc Long – General Director, and Deputy General Directors.

5. Board of Supervisors ("BOS") members, including:

- Ms. Vu Thi Ngoc Quynh – Head of BOS;
- Mr. Nguyen Van Luan – Full-time BOS member;
- Ms. Vu Thu Thuy – Full-time BOS member.

B. PROCEEDINGS OF THE MEETING:

- I. The Ballot Inspection Committee reviewed and reported to the Meeting the results of the shareholder registration check (as set out in the Attendance Registration Minutes). The number of attending shareholders met the quorum to proceed with the EGMS in accordance with applicable law and SeABank's Charter. Accordingly, the number of shareholders eligible to participate was sufficient to ensure the Meeting proceeded in a legally valid manner, and the number of shareholders attending was sufficient to exercise their right to attend the 2024 EGMS of SeABank in accordance with applicable law and SeABank's Charter.
- II. On the basis of the valid organization and in accordance with applicable law and SeABank's Charter, the Meeting voted to approve by 100% of the votes of all attending shareholders the appointment of the Presidium, the Secretariat, the Ballot Inspection Committee for the Meeting, the agenda, the content and program of the Meeting, and the Rules of Procedure and Voting for the 2024 EGMS, specifically as follows:
 6. The Meeting voted to approve the composition of the Presidium, the Secretariat, and the Ballot Inspection Committee as follows:

1.1 Presidium:

- a) Mr. Le Van Tan – BOD Chairman: Co-Chairperson;
- b) Mr. Le Quoc Long – General Director: Member of the Presidium.

1.2 Secretariat:

- a) Mr. Vu Quoc Tuan – Deputy Director in charge of BOD Office: Head;
- b) Ms. Dao Minh Nguyet – Deputy Director of BOD Office: Member;
- c) Ms. Hoang Tuyet Mai – Head of Corporate Secretary Division – BOD Office: Member;
- d) Ms. Nguyen Thi Ngoc – Deputy Head of Corporate Secretary Division – BOD Office: Member.

1.3 Ballot Inspection Committee:

- a) Ms. Tran Thi Minh Hue – Head of Banking Investment Division – ASEAN Securities JSC: Head;
- b) Mr. Dang Thanh Tung – Deputy Head of Banking Investment Division – ASEAN Securities JSC: Member;
- c) Mr. Pham Thanh Hai – Shareholder: Member.

7. Announcement of the Agenda and Program of the EGMS:

The Presidium has duly notified all shareholders of all conditions required by applicable law and SeABank's Charter, allowing shareholders to submit opinions, propose additions to the Agenda and Program of the Meeting. However, no shareholder proposed any additions or changes to the Agenda and Program of the Meeting. Therefore, the Meeting voted to approve the Agenda and Program of the Meeting by 100% of the votes of all attending shareholders, based on the new Agenda and Program of the Meeting as announced by the Presidium and the meeting materials published on SeABank's website, with 100% of the votes of all attending shareholders in favor.

8. The Meeting voted to approve the Rules of Procedure and Voting for the 2024 EGMS by 100% of the votes of all attending shareholders.

III. Supplementary Election of Board of Supervisors Members for the 2023-2028 Term

9. Mr. Le Van Tan – BOD Chairman presented the Report on the supplementary election of BOS members for the 2023-2028 term with the following content:

1.1 The Meeting voted to approve the number of BOS members for the 2023-2028 term as 05 members.

1.2 The Meeting voted to approve the supplementary election of 02 BOS members of SeABank for the remaining period of the 2023-2028 term.

1.3 The Meeting voted to approve the Rules of Voting for the supplementary election of BOS members for the remaining period of the 2023-2028 term. Details of the Rules of Voting are provided in the attached document.

1.4 The Meeting voted to approve the delegation and authorization to the BOD to consider, decide/approve (including all documents, dossiers, reports, and activities, procedures, content necessary) to implement the items at 1.1, 1.2, 1.3 above, in accordance with applicable law, SeABank's regulations, and the Bank's direction and strategy from time to time.

10. The Meeting voted by 100% of the votes of all attending shareholders to approve the Rules of Voting for the supplementary election of BOS members for the 2023-2028 term of SeABank.
11. Mr. Dang Thanh Tung – Representative of the Ballot Inspection Committee guided the voting for the supplementary election of BOS members for the 2023-2028 term of SeABank.
12. Preliminary voting was conducted.
13. Mr. Dang Thanh Tung – Representative of the Ballot Inspection Committee announced the Results of the ballot count for the supplementary election of BOS members for the 2023-2028 term as follows:

No.	Candidate's full name	Votes received	Percentage	Result
1	Mr. Nguyen Ngoc Quynh	2,745,162,003	100%	Elected as BOS member
2	Mr. Luong Duy Dong	2,745,162,003	100%	Elected as BOS member

C. RESOLUTIONS ADOPTED BY THE MEETING:

At the conclusion of the meeting proceedings, the attending shareholders voted to approve the following resolutions:

1. **RESOLUTION NO. 1:** Approve the number of BOS members for the 2023-2028 term as 05 members.

Content	Votes cast	Percentage
Total votes cast, of which:	2,745,162,003	100%
- Approve	2,745,162,003	100%
- Disapprove	0	0%
- No opinion	0	0%
- Invalid ballots	0	0%
Total votes not cast	0	0%

2. **RESOLUTION NO. 2:** Approve the supplementary election of 02 BOS members of SeABank for the remaining period of the 2023-2028 term.

Content	Votes cast	Percentage
Total votes cast, of which:	2,745,162,003	100%
- Approve	2,745,162,003	100%
- Disapprove	0	0%
- No opinion	0	0%
- Invalid ballots	0	0%
Total votes not cast	0	0%

3. **RESOLUTION NO. 3:** Approve the results of the supplementary election of BOS members for the remaining period of the 2023-2028 term as follows:

No.	Candidate's full name	Votes received	Percentage	Result
1	Mr. Nguyen Ngoc Quynh	2,745,162,003	100%	Elected as BOS member
2	Mr. Luong Duy Dong	2,745,162,003	100%	Elected as BOS member

Content	Votes cast	Percentage
Total votes cast, of which:	2,745,162,003	100%
- Approve	2,745,162,003	100%
- Disapprove	0	0%
- No opinion	0	0%
- Invalid ballots	0	0%
Total votes not cast	0	0%

4. **RESOLUTION NO. 4:** The General Meeting of Shareholders approves the delegation and authorization to the BOD to consider, decide/approve (including all documents, dossiers, reports, and activities, procedures, content necessary) to implement the items in Resolutions 1, 2, and 3 above, in accordance with applicable law, SeABank's regulations, and the Bank's direction and strategy from time to time.

Content	Votes cast	Percentage
Total votes cast, of which:	2,745,162,003	100%

- Approve	2,745,162,003	100%
- Disapprove	0	0%
- No opinion	0	0%
- Invalid ballots	0	0%
Total votes not cast	0	0%

The General Meeting of Shareholders voted by 100% of the votes of all attending shareholders to fully approve the minutes of the 2024 Extraordinary General Meeting of Shareholders.

D. CLOSING OF THE MEETING:

Mr. Le Van Tan – BOD Chairman declared the Meeting closed.

The Meeting concluded at 10:30 AM on the same day.

The Meeting heard, read aloud, and unanimously approved the minutes with 100% of the votes.

Presidium

Signed by:
Name: Mr. Le Van Tan
Position: BOD Chairman

Signed by:
Name: Mr. Le Quoc Long
Position: General Director

Secretariat

Signed by:
Name: Mr. Vu Quoc Tuan
Position: Head

Signed by:
Name: Ms. Dao Minh Nguyet
Position: Secretary

Signed by:
Name: Ms. Hoang Tuyet Mai
Position: Secretary

Signed by:
Name: Ms. Nguyen Thi Ngoc
Position: Secretary

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

- Pursuant to the Law on Credit Institutions of 2010; the Law Amending and Supplementing Certain Articles of the Law on Credit Institutions of 2017 and their implementing guidelines;
- Pursuant to the Law on Enterprises of 2020 and its implementing guidelines;
- Pursuant to the Charter of Southeast Asia Commercial Joint Stock Bank;
- Pursuant to the Minutes of the written shareholder vote count dated November 05, 2024 of Southeast Asia Commercial Joint Stock Bank;
- Considering the actual situation,

HEREBY RESOLVES:

Article 1. Approve the amendments and supplements to the Organizational and Operational Charter of the Bank as per the attached draft. Delegate and authorize the BOD to (i) decide on the issuance of the Charter, (ii) continue reviewing the content of the Charter to amend, supplement, and adjust in accordance with the Law on Credit Institutions of 2024 and its implementing guidelines, and update the content in line with domestic and international best practices in corporate governance (if deemed necessary).

With respect to the charter capital provisions in Clause 1, Article 22 of the Charter, the BOD shall make adjustments based on and in accordance with the content of the SBV's Decision amending the Operating License regarding the Bank's charter capital.

Article 2. Approve the amendments and supplements to the Internal Regulation on Corporate Governance as per the attached draft. Delegate and authorize the BOD to (i) decide on the issuance of the Regulation, (ii) continue reviewing the content of the Regulation to amend, supplement, and adjust in accordance with the Law on Credit Institutions of 2024 and its implementing guidelines, and update the content in line with domestic and international best practices in corporate governance (if deemed necessary).

Article 3. Approve the amendments and supplements to the Organizational and Operational Charter of the Board of Directors as per the attached draft. Delegate and authorize the BOD to (i) decide on the issuance of the Charter, (ii) continue reviewing the content of the Charter to amend, supplement, and adjust in accordance with the Law on Credit Institutions of 2024 and its implementing guidelines, and update the content in line with domestic and international best practices in corporate governance (if deemed necessary).

Article 4. Approve the amendments and supplements to the Organizational and Operational Charter of the Board of Supervisors as per the attached draft. Delegate and authorize the Board of Supervisors to (i) decide on the issuance of the Charter, (ii) continue reviewing the content

of the Charter to amend, supplement, and adjust in accordance with the Law on Credit Institutions of 2024 and its implementing guidelines, and update the content in line with domestic and international best practices in corporate governance (if deemed necessary).

Article 5. The General Meeting of Shareholders hereby delegates and authorizes the BOD (and permits the BOD to sub-delegate and sub-authorize) to decide on and carry out all tasks, actions, and sign all other documents and instruments, together with any amendments and supplements that the BOD deems necessary or required to ensure the effectiveness of the above resolutions and to address any matters arising within the BOD's authority. The resolutions adopted at this meeting shall take effect from the date of adoption until superseded by another BOD resolution or until the above tasks are completed.

Article 6. The Resolutions adopted in Articles 1, 2, 3, 4, and 5 shall take effect from the date of adoption by the General Meeting of Shareholders. SeABank's Board of Directors, the BOD Office, and all relevant units and individuals are responsible for implementing the Resolutions of the General Meeting of Shareholders.

Recipients:

- BOD, BOS (for information);
- As per Article 6;
- Communications & Marketing Department (for disclosure);
- Filing: BOD Office.

**ON BEHALF OF THE GENERAL
MEETING OF SHAREHOLDERS
CHAIRMAN OF THE BOARD OF
DIRECTORS**

(signed)

LE VAN TAN