
(BIN: 0200253985, address: 198 Tran Quang
Khai, Hoan Kiem ward, Hanoi city)

**MINUTES OF THE 2026
ANNUAL GENERAL MEETING OF SHAREHOLDERS
SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK APRIL 22, 2026**

Today, April 22, 2026, at the Conference Hall – Ruby Tree Golf Club – BRG Ruby Tree Golf Resort, Do Son Ward, Hai Phong City, Vietnam, Southeast Asia Commercial Joint Stock Bank (“SeABank”) convened the 2026 Annual General Meeting of Shareholders (“AGM”).

A. MEETING PARTICIPANTS:

1. Shareholder:

- The total number of voting shares of the Bank is:
According to the shareholder list as of March 19, 2026 provided by the Vietnam Securities Depository and Clearing Corporation (VSDC), the total number of SeABank’s voting shares is: **2.845.000.000 shares** (Two billion eight hundred forty-five million shares).
- The total number of shareholders of Southeast Asia Commercial Joint Stock Bank entitled to attend the General Meeting is: **11.009** shareholders, representing **2.845.000.000** voting shares, accounting for 100% of the total voting shares of SeABank.
As of 8:50 AM on April 22, 2026:
- Shareholders attending the General Meeting represent **2.779.670.129** voting shares, accounting for **97,7037%** of the total voting shares of SeABank.
- Absent shareholders represent **65.329.871** voting shares, accounting for **2,2963%** of the total voting shares of SeABank.

Details are provided in the Minutes of Shareholder Eligibility Verification.

2. All 8 members of the Board of Directors (“BOD”) were present at the Meeting, as follows:
 - Mr. Le Van Tan - Chairman of the Board of Directors (“BOD”);
 - Madame. Nguyen Thi Nga - Founding Chairwoman, Permanent Vice Chairwoman of the Board of Directors;
 - Ms. Le Thu Thuy - Vice Chairman of the Board of Directors;
 - Mrs. Khuc Thi Quynh Lam - Vice Chairwoman of the Board of Directors;
 - Mrs. Tran Thi Thanh Thuy - Member of the Board of Directors;
 - Mr. Mathew Nevil Welch – Member of the Board of Directors;
 - Mr. Fergus Macdonald Clark – Independent member of the Board of Directors;
 - Mr. Matthew Sander Hosford – Independent member of the Board of Directors.
3. All 9 members of the Board of Management were present at the Meeting, as follows:

- Mr. Le Quoc Long - General Director;
 - Ms. Nguyen Thi Thu Huong - Deputy General Director;
 - Mr. Nguyen Tuan Cuong - Deputy General Director;
 - Mr. Vu Dinh Khoan - Deputy General Director;
 - Ms. Dang Thu Trang - Deputy General Director;
 - Mr. Nguyen Hong Quang - Deputy General Director;
 - Mr. Nguyen Tuan Anh - Deputy General Director;
 - Mr. Hoang Manh Phu - Deputy General Director;
 - Mr. Bui Quoc Hieu – Deputy General Director.
4. All 5 members of the Board of Supervisors (“BOS”) were present at the Meeting:
- Mr. Nguyen Ngoc Quynh – Head of the Supervisory Board;
 - Ms. Vu Thi Ngoc Quynh – Full-time member of the Supervisory Board;
 - Mr. Nguyen Thanh Luan - Full-time member of the Supervisory Board;
 - Ms. Vu Thu Thuy - Full-time member of the Supervisory Board;
 - Mr. Luong Duy Dong – Full-time member of the Supervisory Board.
5. Representatives of the Banking Supervision Agency under the State Bank of Vietnam (“SBV”) were present at the Meeting.

B. CONTENTS AND PROCESS OF THE MEETING:

- I.** The Shareholder Eligibility Verification Committee conducted the verification and reported to the General Meeting on the results. Accordingly, the number of attending shareholders satisfied the quorum required for the General Meeting of Shareholders (GMS) to be validly convened, and all attending and duly authorized shareholders were qualified to participate in SeABank’s 2026 Annual General Meeting of Shareholders in accordance with applicable laws and SeABank’s Charter.
- II.** Based on the proposal of the Organizing Committee and in compliance with applicable laws and the Bank’s Charter, the General Meeting approved, with 100% of the voting shares of attending shareholders in favor, the composition of the Presidium, the Secretariat, and the Vote Counting Committee; the agenda and contents of the meeting; and the Rules of Organization and Voting at the 2026 Annual General Meeting of Shareholders, specifically as follows:
- 1.** The Meeting voted to approve the composition of the Presidium, Secretariat, and Vote Counting Committee as follows:
- 1.1 Presidium:**
- a) Mr. Le Van Tan - Chairman of the Board of Directors: Chairman of the meeting;
 - b) Ms. Khuc Thi Quynh Lam - Vice Chairwoman of the Board of Directors: Member of the Presidium;
 - c) Mr. Le Quoc Long - General Director: Member of the Presidium.
- 1.2 Vote Counting Committee:**

- a) Ms. Tran Thi Minh Hue - Head of Investment Banking Department - ASEAN Securities Joint Stock Company: Head of committee;
- b) Mr. Dang Thanh Tung - Deputy Investment Banking Department - ASEAN Securities Joint Stock Company: Member.
- c) Mr. Pham Thanh Hai - shareholder owns **24.541** shares, accounting for ...of the Bank's voting share capital.

2. Secretariat committee:

- a) Mr. Vu Quoc Tuan – Head of the Board of Directors Office: Chair;
- b) Mrs Dao Minh Nguyet – Deputy Head of the Board of Directors Office: Member;
- c) Mrs. Hoang Tuyet Mai - Head of Corporate Governance Secretary - Office of the Board of Directors: Member;
- d) Mrs. Nguyen Thi Ngoc - Deputy Head of Corporate Governance Secretary - Office of the Board of Directors: Member.

3. Ratifying the Content and Agenda of the General Meeting of Shareholders:

The Meeting Organizing Committee of the Meeting announced that eligible shareholders according to the provisions of law and the Bank's Charter can contribute opinions and propose additions to the Meeting's Content and Program.

The Meeting Organizing Committee did not receive any additional comments/suggestions or changes to the Meeting Content and Program. Therefore, the General Meeting voted to ratify the Meeting Content and Agenda according to the Notice of Invitation to the AGM and the General Meeting Documents published on the website with a ratio of 100% of the total votes of shareholders.

4. The General Meeting voted to ratify with a rate of 100% of the total votes of shareholders attending the meeting approving the Working Regulations and voting at the 2026 AGM according to the Draft Regulations attached to the General Meeting Documents, clearly stipulates the working and voting procedures of the Meeting.

III. Reports and proposal presented to the Meeting:

1. Mr. Le Van Tan – Chairman of the Board of Directors presented the report of the Board of Directors on governance and performance of the Board and its individual members in 2025; the report of the independent Board member; the Board's operational plan for 2026; and the report on remuneration, bonuses, and other benefits of the Board of Directors, the Supervisory Board, and the Chief Executive Officer in 2025, together with the plan for 2026;
2. Mr. Nguyen Ngoc Quynh – Head of the Supervisory Board presented the report of the Supervisory Board on the Bank's business performance; the performance of the Board of Directors and the Chief Executive Officer; and the self-assessment of the Supervisory Board and its individual members in 2025, along with the operational plan for 2026.
3. Mr. Le Quoc Long – The General Director presented the business performance report for 2025 and the business plan for 2026.
4. Ms. Khuc Thi Quynh Lam - Vice Chairwoman of the Board of Directors presented proposals on: approval of the audited separate and consolidated financial statements of SeABank for 2025; allocation of funds and distribution of after-tax profits for 2025; selection of the independent auditor for 2027; approval of the Bank's charter capital increase plan and the policy for private placement/issuance of shares to increase charter

capital; other matters within the authority of the General Meeting of Shareholders; and amendments and supplements to certain provisions of the Charter, the Internal Corporate Governance Regulations, and the Regulations on the organization and operation of the Board of Directors.

5. Nguyen Ngoc Quynh presented proposals on amendments and supplements to certain provisions of the Regulations on the organization and operation of the Supervisory Board, and on the resignation of a member of the Supervisory Board for the 2023–2028 term.

IV. Election of Additional Member of the Supervisory Board for the 2023–2028 Term

1. Mr. Le Van Tan – Chairman of the Board of Directors presented the proposal on the election of an additional member of the Supervisory Board for the remaining term of 2023–2028, with the following contents:
 - Approve the number of members of the Supervisory Board for the 2023–2028 term: 06 members.
 - Approve the election of 01 additional member of the Supervisory Board for the 2023–2028 term. The list of candidates is attached to the Proposal.
 - Approve the Election Regulations for the additional election of a Supervisory Board member for the 2023–2028 term. Details are provided in the attached Election Regulations.
2. Mr. Dang Thanh Tung – Representative of the Vote Counting Committee presented the Election Regulations and Guidelines for electing an additional member of the Supervisory Board for the 2023–2028 term of SeABank.

The General Meeting approved the Election Regulations for the additional election of a Supervisory Board member for the 2023–2028 term of SeABank with 100% of the voting shares of all attending shareholders in favor.

3. The General Meeting conducted the election.
4. Mr. Dang Thanh Tung – Representative of the Vote Counting Committee announced the vote counting results for the election of 01 additional member of the Supervisory Board for the 2023–2028 term as follows:

No	Candidate's full name	Number of votes obtained	Achieved rate
1.	Nguyen Van Lieu	2.778.509.387	99,9582%

V. Shareholder Discussion:

1. **Before the General Meeting takes place:** The Bank informed and requested shareholders to submit any questions or inquiries to the Organizing Committee of the General Meeting for consolidation and response in case they were unable to attend in person (via email and/or by registered mail to the Bank). However, by the time the discussion session took place, the Organizing Committee had not received any questions or inquiries.
2. **At the AGM:** Some opinions of shareholders at the General Meeting:
 - Shareholder Nguyen Thi Nga: 2025 was a challenging year, but SeABank achieved many encouraging results, exceeding the targets approved at the 2025 Annual General Meeting

of Shareholders. The 20% dividend distribution is noteworthy, and the Bank should continue to develop a strategy for the next 3–5 years to ensure sustainable development.

Human resources activities should continue to be strengthened to attract more high-quality personnel, with a clear succession and leadership planning strategy, particularly for senior and middle management levels. The Bank should also enhance its young workforce—those with strong capabilities, good foreign language skills, and strong ethics—to ensure a balanced and robust organizational structure.

C. The Meeting passed the following resolutions:

I. Before the 2026 Annual General Meeting of Shareholders:

The Bank has notified and requested shareholders to vote on the issues according to the Voting Form published with the Meeting Documents on the Bank's website and send it to the Bank in case of not attending the General Meeting in person. . However, by the time of passing the Resolution at this Meeting, the Meeting Organizing Committee had not received any advance votes.

II. At the Meeting session:

Through the working process, attending shareholders passed the following resolutions:

- 1. RESOLUTION NO. 01:** Approval of the report of the Board of Directors (“BOD”) for 2025, including: the report on the Bank’s corporate governance; the report on the performance evaluation of the BOD and each member of the BOD; the report on the activities of the committees under the BOD during the year; reports of each independent member of the BOD; and the governance plan and operational plan of the BOD for 2026.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2.779.669.029	100 %
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	0	0%

- 2. RESOLUTION NO. 02:** Approval of the report of the Board of Supervisors (“BOS”) for 2025, including: the report on the Bank’s business performance; the report on the performance of the BOD and the The General Director (“CEO”); the self-assessment report of the Board of Supervisors and each of its members; and the operational plan for 2026.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100 %
- Disapprove	0	0%

- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

3. **RESOLUTION NO. 03:** Approval of the report on business performance for 2025 and the business plan for 2026 of the Bank. The GMS authorizes the BOD to decide on adjustments, amendments, and supplements to SeABank's 2026 business plan and/or budget in accordance with the Bank's actual conditions and market developments.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100 %
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

4. **RESOLUTION NO. 04:** Approval of the report on SeABank's international bond issuance in 2025.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100 %
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

5. **RESOLUTION NO. 05:** Approval of SeABank's separate and consolidated financial statements for 2025 as audited by PricewaterhouseCoopers (Vietnam) Limited

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100 %
- Disapprove	0	0%

- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

6. RESOLUTION NO. 06: Approval of the plan for fund appropriation and distribution of after-tax profit for 2025 as follows:

Unit: million VND

No.	Description	Consolidated Figures	SeABank (Standalone)	
			Amount	Ratio / After-tax Profit
1	Total profit before tax for 2025	6,868,389	6,742,185	
2	Corporate income tax for 2025	1,358,850	1,345,829	
3	Profit after tax available for appropriation of funds in 2025	5,509,539	5,396,356	
4	Appropriation to the reserve fund for supplementing charter capital (= (3) × 10.00%)	544,728	539,636	10,00%
5	Appropriation to the financial reserve fund (= [(3) – (4)] × 10.00%)	490,253	485,672	10,00%
6	Use of profit to offset non-deductible expenses	2,162	2,162	0,04%
7	Appropriation to the bonus fund (= (3) × 4.54%)	245,000	245,000	4,54%
8	Appropriation to the welfare fund (= (3) × 0.56%)	30,066	30,000	0,56%
9	Remaining profit after tax payment and fund appropriations in 2025 (= (3) – (4) – (5) – (6) – (7) – (8))	4,197,330	4,093,886	
10	Accumulated undistributed profit remaining after fund appropriations in 2025	7,940,947	7,844,336	

The accumulated undistributed profits as of 31 December 2025, after the appropriations to funds as mentioned above, shall be utilized as follows:

- 1.1 Payment of share dividends in accordance with the share issuance plan to increase charter capital as approved by the General Meeting of Shareholders;
- 1.2 In compliance with applicable laws, repurchase of shares from employees in accordance with the Bank's regulations on employee share issuance, with a maximum amount of VND 20 billion;
- 1.3 Utilization in accordance with the Bank's Charter, Financial Regulations, and other internal regulations, in compliance with applicable laws.

Content	Promissory note	Proportion
---------	-----------------	------------

Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100 %
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

7. **RESOLUTION NO. 07:** Approval of the report on remuneration, bonuses, and other benefits of the Board of Directors, the Board of Supervisors, and the Board of Management for 2025, and the plan for remuneration, bonuses, and other operating budgets of the Board of Directors and the Board of Supervisors for 2026 as follows:

No.	Description	Budget for 2026
1	Total remuneration, bonuses, and other operating budget of the Board of Directors	1.2% of profit before tax in 2026
2	Total remuneration, bonuses, and other operating budget of the Board of Supervisors	0.6% of profit before tax in 2026
	Total	1.8% of profit before tax in 2026

Members of the Board of Directors and the Board of Supervisors shall be entitled to remuneration, bonuses, and other benefits in accordance with SeABank's prevailing regulations and/or any amendments, supplements, or replacements (if any).

The Board of Directors shall continue to review the regulations on remuneration, expenses, bonuses, and other benefits applicable to members of the Board of Directors and the Board of Supervisors of SeABank; and shall amend, supplement, or replace such regulations (if deemed necessary) in line with the approved budget plans of the Board of Directors and the Board of Supervisors, other relevant regulations of SeABank, applicable laws from time to time, and actual circumstances.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100 %
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

8. **RESOLUTION NO. 08:** Approval of the selection of an independent auditing firm to audit SeABank as follows:

8.1 Approval of the selection of the independent auditing firm that audited SeABank in 2026 to conduct the audit for SeABank in 2027 (hereinafter referred to as “Option 1”).

8.2 In the event that Option 1 cannot be implemented, the General Meeting of Shareholders approves the selection of one of the following auditing firms to conduct the independent audit for SeABank in 2027:

- a) PricewaterhouseCoopers (Vietnam) Limited;
- b) KPMG Limited;
- c) Ernst & Young Vietnam Limited;
- d) Deloitte Vietnam Company Limited;
- e) Other auditing firms included in the list of auditing firms approved/accepted by the State Bank of Vietnam and/or the State Securities Commission of Vietnam and/or other competent state authorities.

8.3 The Board of Directors shall decide and direct the execution of the signing of contracts/agreements with the selected independent auditing firm in the event that Option 1 is implemented. In the event that Option 1 cannot be implemented, the Board of Directors shall select a specific independent auditing firm from the list approved by the General Meeting of Shareholders as mentioned above, based on consultation with the Board of Supervisors (if deemed necessary), and shall organize the execution of the signing of the contract/agreement. The Board of Directors shall carry out information disclosure and supervise the implementation of the independent audit at SeABank in accordance with applicable laws.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	0	0%
- No comment	1.160.742	0,04176%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

9. RESOLUTION NO. 09: Approve the plan to increase charter capital from VND **28,450,000,000,000** to a maximum of VND **34,688,000,000,000** in accordance with the attached share issuance plan, implemented in two components as follows:

9.1 Share issuance of 583,800,000 shares for dividend payment in 2025 (“Share Dividend Issuance Plan”) at a ratio of 20.5202%, with the following details:

- a) Type of shares: Ordinary shares with a par value of VND 10,000 per share.
- b) Total number of shares to be issued: 583,800,000 shares.
- c) Total issuance value at par value: VND 5,838,000,000,000 (*Five trillion eight hundred thirty-eight billion VND*).
- d) Expected charter capital after issuance: VND 34,288,000,000,000 (*Thirty-four trillion two hundred eighty-eight billion VND*).

- e) Issuance ratio (new shares/outstanding shares): 20.5202%.
- f) Entitlement ratio: 100 : 20.5202 (*at the record date, shareholders owning 100 shares will receive an additional 20.5202 new shares*).
- g) Issuance method: Share issuance for dividend payment.
- h) Eligible recipients: Existing shareholders listed in SeABank's shareholder register on the record date for share dividend entitlement, in accordance with regulations.
- i) Funding source: Retained earnings as of December 31, 2025, based on the audited separate financial statements for 2025 (*Retained earnings as of December 31, 2025, based on the audited separate financial statements for 2025, amounted to VND 8,121,498 million, of which the maximum distributable amount after appropriations is VND 7,844,336 million*).
- j) Other contents: As specified in the attached share issuance plan for charter capital increase..

9.2 Issuance of up to 40,000,000 shares under the 2026 ESOP (“2026 ESOP Issuance Plan”):

- a) Type of shares: Ordinary shares with a par value of VND 10,000 per share.
- b) Number of shares to be issued: 40,000,000 shares.
- c) Total issuance value at par value: VND 400,000,000,000 (Four hundred billion VND).
- d) Total increase in charter capital: VND 400,000,000,000 (Four hundred billion VND).
- e) Issuance ratio (new shares/outstanding shares): 1.4060%
(The issuance ratio may vary depending on the actual number of outstanding shares at the time of issuance and will be determined by the Board of Directors at that time.)
- f) Eligible participants and criteria: Managers (members of the Board of Directors and the Supervisory Board) and employees under labor contracts with SeABank as of March 31, 2026 (collectively referred to as “Employees”), meeting the criteria specified in the attached Appendix 01.
- g) Other contents: In accordance with the attached share issuance plan for charter capital increase..

9.3 The General Meeting of Shareholders authorizes the Board of Directors to implement the share issuance plan for charter capital increase, including but not limited to: (i) deciding the timing of the issuance in line with actual conditions and the Bank's capital needs; (ii) deciding, amending, supplementing, and adjusting the share issuance plan for charter capital increase; (iii) deciding, signing, and organizing the implementation of all relevant documents, materials, and dossiers related to the capital increase; (iv) deciding on amendments to the Charter and the Operating License in accordance with the actual successfully issued capital; (v) deciding and carrying out all procedures related to the capital increase with the State Bank of Vietnam, the State Securities Commission, and/or other competent state authorities in accordance with applicable laws; (vi) deciding and implementing procedures to adjust the number of registered shares at the Vietnam Securities Depository and Clearing Corporation and to amend the listing registration at the Ho Chi Minh City Stock Exchange; (vii) deciding and carrying out any other necessary tasks to complete the share issuance plan for charter capital increase in compliance with applicable laws, directions and requirements of competent state authorities, and the actual implementation of SeABank's capital increase.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

10. RESOLUTION NO. 10: Approval in principle of offering/issuing up to **20%** of the total outstanding shares at the time of offering/issuance to strategic investors and/or professional securities investors through private placement; and/or private placement for debt-to-equity swap.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

11. RESOLUTION NO. 11: Approval of amendments and supplements to certain provisions of SeABank's Charter in accordance with the attached draft. The Board of Directors, if deemed necessary, shall: (i) review, amend, and supplement the Charter to ensure compliance with applicable laws and corporate governance principles in Vietnam; (ii) promulgate the Charter in accordance with regulations; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%

- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

12. RESOLUTION NO. 12: Approval of amendments and supplements to certain contents of SeABank’s Internal Regulations on Corporate Governance in accordance with the attached comparison Appendix. The Board of Directors shall: (i) promulgate the amended and supplemented Internal Regulations on Corporate Governance of SeABank in accordance with the attached draft (hereinafter referred to as the “Amended Document”); (ii) continue to review, amend, supplement, and promulgate the Amended Document in accordance with applicable laws and corporate governance principles of Vietnam and international practices, if deemed necessary; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

13. RESOLUTION NO. 13: Approval of amendments and supplements to certain contents of the Regulations on Organization and Operation of the Board of Directors of SeABank in accordance with the attached comparison Appendix. The Board of Directors shall: (i) promulgate the amended and supplemented Regulations on Organization and Operation of the Board of Directors in accordance with the attached draft (the “Amended Document”); (ii) continue to review, amend, supplement, and promulgate the Amended Document in accordance with applicable laws and corporate governance principles of Vietnam and international practices, if deemed necessary; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%

- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

14. RESOLUTION NO. 14: Approval of amendments and supplements to certain contents of the Regulations on Organization and Operation of the Board of Supervisors of SeABank in accordance with the attached comparison Appendix. The Board of Supervisors shall: (i) promulgate the amended and supplemented Regulations on Organization and Operation of the Board of Supervisors in accordance with the attached draft (the “Amended Document”); (ii) continue to review, amend, supplement, and promulgate the Amended Document in accordance with applicable laws and corporate governance principles of Vietnam and international practices; (iii) carry out information disclosure, reporting to competent state authorities, and other related procedures in accordance with applicable laws.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

15. RESOLUTION NO. 15: Approval of contracts and transactions with related persons as set out in the Appendix attached hereto and/or as recorded in SeABank’s audited financial statements for 2025, in compliance with applicable laws, SeABank’s regulations, and ensuring the Bank’s interests.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.198.265.235	99,99995%
- Approve	2.197.104.493	99,94715%
- Disapprove	1.160.742	0,05280%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00005%

16. RESOLUTION NO. 16: Approve the authorization for the Board of Directors (BOD) to review, decide on, and implement contracts and transactions between SeABank and

relevant parties as prescribed in Point (r), Clause 3, Article 67 of the Law on Credit Institutions 2026 and Clause 1, Article 167 of the Law on Enterprises 2020, with a value of 20% or more of SeABank's charter capital as stated in the most recent audited financial statements, or transactions that result in the total value of contracts/transactions within 12 months from the first transaction reaching 20% or more of charter capital:

When implementing the above resolutions, the BOD shall have the rights and responsibilities to:

- a) Decide, approve (including signing) all contents, dossiers, documents, and carry out all necessary activities and procedures in compliance with applicable laws and SeABank's regulations.
- b) Ensure independence, transparency, and avoidance of conflicts of interest; comply with conditions, limits, and other relevant requirements under SeABank's internal regulations and applicable laws.
- c) Approve, decide, and execute relevant documents from the date of approval by the 2026 Annual General Meeting of Shareholders (AGM) until the 2027 AGM resolution takes effect or until a replacement resolution is issued or the relevant transactions/contracts are completed.
- d) Report to the General Meeting of Shareholders on implemented tasks and executed transactions/contracts at the next AGM.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

17. RESOLUTION NO. 17: Approve the authorization for the Board of Directors to review, decide on, and implement the following matters:

- 17.1. Investment in, purchase, or sale of fixed assets where the investment value, purchase price, or book value (in case of sale) is **20% or more of SeABank's charter capital** as stated in the most recent audited financial statements.
- 17.2. Capital contribution, purchase, or sale of shares/capital contributions of SeABank in enterprises or other credit institutions where the transaction value or book value (in case of sale) is **20% or more of SeABank's charter capital** as stated in the most recent audited financial statements.
- 17.3. Amendment and supplementation of the Bank's business scope, sectors, and lines of business to comply with legal regulations, requirements of competent authorities, and actual operational conditions.
- 17.4. When implementing the above resolutions, the BOD shall have the rights and responsibilities to:

- a) Decide, approve (including signing) all relevant contents, dossiers, documents, and carry out necessary procedures in accordance with applicable laws and SeABank's regulations.
- b) Ensure independence, transparency, and avoidance of conflicts of interest; comply with relevant conditions, limits, and legal requirements.
- c) Approve, decide, and execute relevant documents from the date of approval by the 2026 AGM until the 2027 AGM resolution takes effect or until a replacement resolution is issued or the relevant matters are completed.
- d) Report to the General Meeting of Shareholders on implemented activities and executed transactions/contracts at the next AGM.

18. RESOLUTION NO. 18: Approval of the resignation of Vu Thi Ngoc Quynh from her position as a member of the Supervisory Board of the Bank for the 2023–2028 term, effective from April 22, 2026.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

19. RESOLUTION NO. 19: Approval of the number of additional member(s) to be elected to the Board of Supervisors of SeABank for the 2023–2028 term: 01 member.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.779.669.029	100%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

20. RESOLUTION NO. 20: Approval of the number of members of the Supervisory Board for the 2023–2028 term at 05 members:

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

21. RESOLUTION NO. 21: Approval of the Rules for the election of an additional member of the Board of Supervisors of SeABank for the 2023–2028 term as attached:

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

22. RESOLUTION NO. 22: Approval of the result of the election of 01 additional member of the Board of Supervisors of SeABank for the 2023–2028 term as follows:

Content	Promissory note	Proportion
Number of votes participating in the voting, including:	2.779.669.029	99,99996%
- Approve	2.778.508.287	99,95820%
- Disapprove	1.160.742	0,04176%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	1.100	0,00004%

The General Meeting of Shareholders approved with 100% of the total votes of all shareholders attending the meeting approving the full text of the Minutes of the 2026 Annual General Meeting of Shareholders.

D. MEETING CLOSING

Mr. Le Van Tan - Chairman announced the closing of the Meeting.

The meeting ended at 12:00 the same day.

The Meeting listened and read the full text of the resolution and minutes and unanimously approved it with 100%.

Presidium

Signed by: ___(signed)_____
Name: Mr. Le Van Tan
Position: Chairman of the
Board of Directors

Signed by: ___(signed)_____
Name: Ms. Khuc Thi Quynh Lam
Position: Vice Chairwoman of the
Board of Directors

Signed by: ___(signed)_____
Name: Mr. Le Quoc Long
Position: General Director

Secretariat

Signed by: ___(signed)_____
Name: Mr. Vu Quoc Tuan
Position: Secretary

Signed by: ___(signed)_____
Name: Ms. Dao Minh Nguyet
Position: Secretary

Signed by: ___(signed)_____
Name: Ms. Hoang Tuyet Mai
Position: Secretary

Signed by: ___(signed)_____
Name: Ms. Nguyen Thi Ngoc
Position: Secretary