

(Ref : Explanation of Changes in Profit
After Tax for FY2025)

Respectfully to: - **Security Exchange Commission**
- **Vietnam Stock Exchange**
- **Ho Chi Minh Stock Exchange**
- **Hanoi Stock Exchange**

- Pursuant to Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 issued by the Ministry of Finance on “Guidelines on Information Disclosure on the Stock market”.
- Pursuant to the Audited financial statements for the fiscal year ended 31 December 2025 and On the basis of current situation of Southeast Asia Commercial Joint Stock Bank;

In compliance with the regulations on information disclosure of financial statements, Southeast Asia Commercial Joint Stock Bank (SeABank) hereby provides an explanation of the changes in profit after tax in FY2025, as follows.

Separate net profit after tax reached VND5,396,356 million, representing an increase of VND668,846 million compared to the same period last year. Consolidated net profit after tax amounted to VND5,509,539 million, an increase of nearly VND693,513 million compared to the same period last year.

In 2025, SeABank implemented a comprehensive restructuring of its business model along industry verticals, enhanced its flexible business strategy, and accelerated end-to-end digital transformation. As a result, the Bank achieved stable and balanced growth in both scale and operational efficiency. Separate total operating income (TOI) reached VND13,967,685 million while consolidated total operating income (TOI) amounted to VND14,113,690 million, reflecting year-on-year increases of 24.13% and 13.74%, respectively.

Respectfully report to the Authorities and our valued investors./.

Receiving place:

- As above;
- Member BOD; BOS; BOM;
- Filed: Office

CHAIRMAN OF THE BOARD OF DIRECTOR

(signed)

LE VAN TAN
