

Số: 5092/2026/CV-SeABank
(Ref : Explaining the movement in
after-tax profit in Quarter I.2026)

Hanoi, 29 April 2026

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 providing “Guidelines on Information Disclosure on the Stock market”.
- Based on the financial statements for the first quarter of 2026 and the actual operating conditions 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 regarding the fluctuation in profit after tax for the first quarter of 2026, as follows.

Separate net profit after tax for the first quarter of 2026 amounted to VND1,099,676 million, consolidated net profit after tax reached VND1,110,630 million, representing a decrease of over 10% compared to the same period last year.

The decrease in separate and consolidated in the first quarter of 2026 compared to the first quarter of 2025 was mainly due to the following factors: increased interest expenses due to rising deposit interest rates, significant volatility in interbank market rates. In the first quarter of 2025, SeABank recognized income from the transfer of Post and Telecommunication Finance Company Limited (PTF) to AEON Financial Service, resulting in higher profit in the first quarter of 2025 compared to the first quarter of 2026.

In the first quarter of 2026, SeABank continued to focus on expanding its customer base, diversifying revenue sources, enhancing product quality, accelerating digital transformation initiatives. Total operating income (TOI) reached VND 2,914 billion, fulfilling 108% of the plan for the first three months of 2026.

Respectfully report to your agency and our valued investors./.

Receiving place:

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

GENERAL DIRECTOR

(signed)

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