

Hai Phong, April 22, 2026

**RESOLUTION
OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**

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

- Pursuant to the Law on Credit Institutions 2024, the Law amending and supplementing a number of articles of the Law on Credit Institutions 2025, and their implementing regulations;
- Pursuant to the Law on Enterprises 2020, the Law amending the Law on Enterprises 2022, the Law amending and supplementing a number of articles of the Law on Enterprises 2025, and their implementing regulations;
- Pursuant to the Law on Securities 2019, the Law amending and supplementing a number of articles of the Law on Securities 2024, and their implementing regulations;
- Pursuant to the Charter of Southeast Asia Commercial Joint Stock Bank;
- Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders dated 22 April 2026 of Southeast Asia Commercial Joint Stock Bank,

RESOLVES:

Article 1. The 2026 Annual General Meeting of Shareholders (“GMS”) of Southeast Asia Commercial Joint Stock Bank (“SeABank” or the “Bank”), held on 22 April 2026, discussed and approved the following matters:

1. 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.
2. 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.
3. 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.
4. Approval of the report on SeABank’s international bond issuance in 2025.
5. Approval of SeABank’s separate and consolidated financial statements for 2025 as audited by PricewaterhouseCoopers (Vietnam) Limited.
6. 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.
7. 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.

8. 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.
9. 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"):**
 - 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 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 dividend entitlement in shares.

- i) Funding source: Retained earnings as of December 31, 2025, based on the audited separate financial statements for 2025 (retained earnings: VND 8,121,498 million; maximum distributable amount after appropriations: 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: Up to 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.
- e) Issuance ratio: 1.4060% of the current outstanding shares (subject to change depending on actual outstanding shares at the time of issuance, as determined by the Board of Directors).
- f) Eligible participants and criteria: Managers (members of the Board of Directors and Supervisory Board) and employees under labor contracts with SeABank as of March 31, 2026 (“Employees”), meeting criteria specified in Appendix 01.
- g) Other contents: As specified in the attached share issuance plan.

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 issuance in line with actual conditions and capital needs; (ii) Deciding, amending, supplementing, and adjusting the issuance plan; (iii) Deciding, signing, and executing all related documents and procedures; (iv) Amending the Charter and License in accordance with the actual increased charter capital; (v) Carrying out all necessary procedures with the State Bank of Vietnam, the State Securities Commission, and other competent authorities; (vi) Registering additional shares with the Vietnam Securities Depository and Clearing Corporation and listing additional shares on the Ho Chi Minh City Stock Exchange upon completion of the issuance; (vii) Performing all other necessary tasks to complete the capital increase in compliance with applicable laws and regulatory requirements.

- 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.
- 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.
- 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.
- 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.

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..
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.
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 2024 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.
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. 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.

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.

20. Approval of the number of members of the Supervisory Board for the 2023–2028 term at 05 members.

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.

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:

No.	Full name	Total votes received	Ratio	Result
1	Nguyen Van Lieu	2,778,508,287	99.9582%	Elected as a member of the Board of Supervisors for the 2023–2028 term

Article 2. This Resolution shall take effect from the date of approval by the 2026 Annual General Meeting of Shareholders. The Board of Directors, the Board of Supervisors, the Board of Management, and relevant units and individuals of SeABank shall be responsible for implementing the resolutions of the 2026 Annual General Meeting of Shareholders.

**ON BEHALF OF THE GMS
CHAIR OF THE MEETING – CHAIRMAN OF
THE BOARD OF DIRECTORS**

Recipients::

- BODs, BOSs;
- As stated in Article 2;
- Filed at Archives,BODO.

(signed)

LE VAN TAN