

**SOUTHEAST ASIA COMMERCIAL
JOINT STOCK BANK**

**SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

No.: 11315/2024/CV-DNA

Re: Periodic disclosure of financial
position

Hanoi, August 19, 2024

To: **Hanoi Stock Exchange**

Pursuant to the provisions of Circular No. 122/2020/TT-BTC dated December 31, 2020 of the Ministry of Finance, guiding the information disclosure and reporting regime in accordance with Decree No. 153/2020/NĐ-CP dated December 31, 2020 of the Government on the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds to the international market, Southeast Asia Commercial Joint Stock Bank (SeABank) hereby discloses information on its financial position as follows:

1. Company Information:

- Company name: Southeast Asia Commercial Joint Stock Bank
- Head office address: 198 Tran Quang Khai Street, Ly Thai To Ward, Hoan Kiem District, Hanoi, Vietnam
- Tel: 024 3944 8688 Fax: 024 39448689 Email: gtcg@seabank.com.vn
- Type of enterprise: Joint stock commercial bank
- Main business activities: Domestic and international payment services; Mobilization of funds; Short-, medium-, and long-term lending; ...

2. Financial Position

- Reporting period: Semi-annual (from January 1, 2024 to June 30, 2024)
- Key financial indicators of the enterprise during the period:

Indicator	Previous Period (31/12/2022)	Reporting Period (31/12/2023)
- Equity (VND million)	27.721.837	32.768.668
- Liabilities-to-equity ratio	7,85	7,56

Indicator	Previous Period (31/12/2022)	Reporting Period (31/12/2023)
- Outstanding corporate bonds/equity	0,43	0,15
- Profit after tax (VND million)	1.607.311	2.583.118
- Return on equity (ROE)	11,92%	16,38%
- Capital adequacy ratio in accordance with specialized regulations	14,55%	14,78%

We hereby undertake full responsibility before the law for the content and accuracy of the information disclosed above./.

**SOUTHEAST ASIA COMMERCIAL
JOINT STOCK BANK**

Recipients:

- HNX;
- Filed at: VT, KNV

(signed)