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**MINUTES OF THE 2024
ANNUAL GENERAL MEETING OF SHAREHOLDERS
SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK APRIL 17, 2024**

Today, April 17, 2024, at the Conference Room - Sheraton Grand Danang Resort Hotel - No. 35 Truong Sa Street, Hoa Hai Ward, Ngu Hanh Son District, Da Nang City, Vietnam, Southeast Commercial Joint Stock Bank Asia (“SeABank”) organizes the 2024 Annual General Meeting of Shareholders (“AGM” or “General Meeting”).

A. MEETING PARTICIPANTS:

1. Shareholder :

The total number of shareholders of Southeast Asia Commercial Joint Stock Bank with the right to attend the meeting is **7,048 shareholders**, representing **2.495.700.000 shares** with voting rights, accounting for 100% of SeABank's total votes.

As of 8:35 a.m, April 17, 2024:

- Attending the Meeting were shareholders representing **2.418.829.930** voting shares, accounting for **96,92%** the total number of votes of SeABank.
- Absent are the shareholders representing **76.870.070** voting shares, accounting for **3,08%** the total number of votes of SeABank.

Details according to the Minutes of checking shareholder status.

2. The Board of Directors:

- Mr. Le Van Tan - Chairman of the Board of Directors ("BOD") ;
- Ms. Nguyen Thi Nga - Founding Chairwoman, Permanent Vice Chairwoman of the Board of Directors;
- Ms. Le Thu Thuy - Vice Chairman of the Board of Directors;
- Ms. Khuc Thi Quynh Lam - Vice Chairwoman of the Board of Directors;
- Ms. Ngo Thi Nhai - 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;

3. The Board of Management includes:

- 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;
 - Ms. Tran Thi Thanh Thuy - Deputy General Director;
4. Members of the Supervisory Board include:
- Ms. Vu Thi Ngoc Quynh – Head of the Supervisory Board (“ BOS ”) ;
 - Mr. Nguyen Thanh Luan - Full-time member of the Supervisory Board;
 - Ms. Vu Thu Thuy - Full-time member of the Supervisory Board.

B. CONTENTS AND PROCESS OF THE MEETING:

- I.** The shareholder status inspection committee conducts the inspection and reports to the General Meeting the results of the shareholder status inspection (*Details are according to the attached Shareholder status inspection minutes*). Accordingly, the number of shareholders attending the meeting ensures that the General Meeting of Shareholders is conducted validly, and the number of officially attending and authorized shareholders is eligible to attend the SeABank Annual General Meeting of Shareholders 2024 according to the Law and SeABank Charter.
- II.** Pursuant to the proposal of the Meeting Organizing Committee and in accordance with the provisions of law and the Bank's Charter, the Meeting voted to approve it with 100% of the total votes of shareholders attending the meeting for the composition of the Presidium, Secretariat, Vote Counting Committee of the Meeting, content and agenda of the meeting, and Working and voting regulations at the 2024 Annual General Meeting of Shareholders, specifically:
- 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 Secretariat committee:**
- a. Mr. Vu Quoc Tuan - Deputy Director in charge of the Board of Directors Office: Head of the committee;
 - b. Ms. Hoang Tuyet Mai - Head of Corporate Governance Secretary - Office of the Board of Directors: Member;

- c. Ms. Nguyen Thi Ngoc - Deputy Head of Corporate Governance Secretary - Office of the Board of Directors: Member.

1.3 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 17,819 shares, accounting for 0.0007% of the Bank's voting share capital.

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

The Meeting Organizing Committee of the Meeting has 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.

3. 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 2024 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 – The Chairman of the BOD presented the Report on the activities of the BOD in 2023 and the plan for 2024; Report on remuneration and operating expenses of the Board of Directors, Supervisory Board and Board of Management in 2023; remuneration plan and operating expenses of the BOD and BOS in 2024; Proposal for dismissal and election of replacement members of the BOD for the 2023-2028 term.
2. Mr. Nguyen Thanh Luan - Member of the BOS presented the Report on the performance of the BOS in 2023 and the operating plan of the BOS in 2024.
3. Mr. Le Quoc Long - General Director presented the 2023 business performance report and 2024 business plan.
4. Ms. Khuc Thi Quynh Lam - Vice Chairwoman of the BOD presented the content of the Proposal on the Plan to increase charter capital; Proposal for capital contribution and share purchase into ASEAN Securities Joint Stock Company; Proposal for approval of loan transaction with conversion conditions with foreign investors.

IV. Vote on the resignation letter of BOD member and election of replacement members of the Board of Directors for the 2023-2028 term

1. Mr. Le Van Tan - Chairman of the BOD presented the Proposal on the **resignation letter of BOD member** and election of replacement members of the BOD for the 2023-2028 term with the following content:

- Ratified the resignation from the position of member of the BOD of SeABank for the term 2023-2028 for Ms. Ngo Thi Nhai.
 - Ratified the election to replace 01 member of the BOD of SeABank for the term 2023-2028. List of candidates according to the attached Proposal.
 - Ratify the Election Rules to replace members of the BOD for the term 2023 - 2028. Details according to the attached Election Rules.
2. Mr. Dang Thanh Tung - Representative of the Vote Counting Committee presented the Election Rules and Instructions to replace members of the BOD for the 2023-2028 term of SeABank.

The meeting voted to ratify with 100% of the total votes of all shareholders attending the meeting approving the Election Regulations to replace members of the BOD for the 2023-2028 term of SeABank.

3. The Meeting conducts elections.
4. Mr. Dang Thanh Tung - Representative of the Vote Counting Committee announced the results of counting votes to replace members of the BOD for the 2023-2028 term as follows:

No	Candidate's full name	Number of votes obtained	Achieved rate	Result
1.	Tran Thi Thanh Thuy	2,418,822,926	99.9997%	Elected member of the Board of Directors

V. Shareholder Discussion:

1. **Before the General Meeting takes place:** The Bank notifies and requests shareholders to send questions or concerns to the Organizing Committee of the General Meeting for synthesis and response, in case they cannot attend directly (via email). or/and send certified mail to the Bank). However, by the time the Discussion Session took place, the Congress Organizing Committee had not received any questions/questions.
2. **At the General Meeting:** Some opinions of shareholders at the General Meeting:
- 2.1 Shareholder Dong Van Khanh: Congratulations on the 30th anniversary of the Bank's establishment and congratulations to the Bank and Ms. Nguyen Thi Nga for being awarded the First Class Labor Medal by the President. This is the State's highest recognition for organizations and individuals for their contributions and excellent completion of the bank's tasks. We hope that the Board of Directors will continue to maintain and develop further.

In addition, I have seen that the Bank has paid regular dividends in stocks for the past few years with an average rate of over 13%. This is a dividend payment method that I find very good because we have not only increased our charter capital to increase competition with other credit institutions, but also have financial resources to serve the Bank's business activities, which is profitable. The interests of our shareholders are still guaranteed. Therefore, I recommend that the Bank continue to maintain the dividend payment level above 10%, even though the current economic conditions are also challenging, and consider diversifying forms of dividend payments to customers. us in the coming years.

2.2 Shareholder Nguyen Nang Tuyen: According to the Congress Documents, I see that we are actively using capital from foreign partners. To be able to borrow capital from international financial institutions, as I understand it, we must meet many standards and conditions of these high standards of international organizations. This proves that our capacity and position in the international market is increasingly enhanced. We can not only have a stable, long-term capital source, but also be able to perfect and improve the standards and conditions of governance and finance... I suggest that we need to have a long-term strategy and specific plan. to continue to develop this resource.

2.3 Shareholder Hoang Manh Quan: Purchasing a securities company, in my opinion, is a reasonable and effective strategy for us to develop and expand services for the Bank and the securities company when combined together, taking full advantage of each other. Utilize the resources of both sides in developing customers and diversifying services for customers.

Furthermore, as far as I know, the Government has just issued the Securities Market Development Strategy at the end of 2023, so the stock market in the coming years will continue to be an attractive market, an effective capital mobilization channel, large scale for the economy. We need to seize this opportunity for the Bank. This is also a strategy consistent with legal regulations and the actual situation.

Therefore, I fully support this Bank's Strategy and request that the General Meeting of Shareholders support and ratify it.

2.4 Shareholder Nguyen Thi Nga: I have some suggestions as follows:

(i) In 2024 and the next 3 years, SeABank and the Board of Directors need to have a plan to train staff and attract talent to meet the development plan of the Bank.

(ii) SeABank also needs to develop a credit plan in 2024 and the next 3 years for customer segments that are startups, small and medium enterprises, and women-owned businesses; At the same time, there are timely measures to remove problems in real estate business lending activities according to the Government's policies.

2.5 Shareholder Le Hong Phuong: I need to know the progress of selling PTF? When will profits be recognized?

Mr. Nguyen Tuan Anh - Deputy General Director replied: Currently, SeABank is carrying out procedures to submit to the State Bank and competent authorities for approval. SeABank will strive to complete the transaction in 2024.

C. The Meeting passed the following resolutions:

I. Before the 2024 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. 1:** Ratify the report of the Board of Directors (“BOD”) on the performance results of the BOD, each member of the BOD in 2023 , and the report of independent members of the BOD on the performance results of the BOD in 2023; Operational plan of the BOD in 2024.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

2. **RESOLUTION NO. 2:** Ratify the report of the Supervisory Board (“BOS”) on the Bank's business results and the performance of the BOD and Board of Management in 2023; self-assessment report on the performance of the Supervisory Board and each member of the BOS in 2023; and the operation plan of the BOS in 2024.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

3. **RESOLUTION NO. 3:** Approval of the Bank's 2023 Business Activity Report and 2024 Business Plan. The AGM ratified the assignment to the BOD and allowed the BOD to delegate authority (if the BOD finds it necessary) is decided/approved Adjusting, amending and supplementing SeABank's business plan and/or budget in 2024, in accordance with the Bank 's actual situation .

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

4. **RESOLUTION NO. 4:** Ratifying the SeABank's 2023 separate and consolidated financial statements audited by KPMG Company Limited.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

5. **RESOLUTION NO. 5:** Ratify the profit distribution plan for 2023 as follows :
- a) Ratify SeABank's plan for fund appropriation and profit distribution in 2023 as follows:

Unit: million dong

No	Content	Consolidated data	Particularly SeABank	
			Amount of money	Ratio/PAT
1	Total profit before tax in 2023	4,616,558	4,627,134	
2	Corporate income tax in 2023	939.603	917.053	
3	Profit after tax is used to distribute the fund in 2023	3,676,955	3,710,081	
4	Deduction for reserve fund to supplement charter capital	186,457	185,504	5.00%
5	Deduction to financial provision	372,915	371,008	10.00%
6	Deduction to reward fund	80,000	80,000	2.16%
7	Deduction to welfare fund	30,010	30,000	0.81%
8	Remaining profit after paying taxes and setting up funds in 2023	3,007,573	3,043,569	
9	Accumulated undistributed profits remaining after funds deduction in 2023	3,408,323		

- b) The remaining undistributed profits in 2023 and accumulated until December 31, 2023 after setting aside funds according to this distribution plan will be used to pay dividends in shares, in accordance with regulations of laws, approval of the State Bank of Vietnam (“SBV”) and approval of the AGM in 2024. On that basis, the General Meeting assigned the Chairman of the BOD and/or Standing Vice Chairman/chairwoman of the BOD to decide on the

accounting and use of the Funds according to regulations of Law and SeABank from time to time.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

- 6. RESOLUTION NO. 6:** Ratify the report on remuneration and operating expenses of the BOD and BOS in 2023; plan for remuneration, bonuses and operating expenses of the BOD and BOS in 2024. The General Meeting assigned (i) the BOD to decide/approve/issue (including amending, supplementing and replacing) regulations on regulations Remuneration, expenses, bonuses and other benefits for members of the BOD and members of the BOS of SeABank and the remuneration levels of members of the BOD ensure compliance with the budget plan of the BOD and BOS approved by the General Meeting and other relevant regulations of SeABank from time to time; (ii) assign the BOS to decide the remuneration of BOS members to ensure compliance with the budget plan of the BOD and BOS approved by the General Meeting and other relevant regulations of SeABank from time to time.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

- 7. RESOLUTION 7:** Approval of the list of auditing companies expected to audit financial statements and internal control systems according to Circular No. 13/2018/TT-NHNN of SeABank in 2024 and 2025, including: (1) Deloitte Vietnam Auditing Company Limited and (2) Ernst & Young Vietnam Company Limited, (3) PwC Vietnam Company Limited, (4) KPMG Company Limited. The General Meeting of Shareholders assigned the Board of Directors to decide on the selection of an audit unit for the financial report(s) and operations of SeABank's internal control system in 2024 & 2025 according to the list above; and organize the selection of auditing units according to SeABank's regulations and the Law.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

8. RESOLUTION 8: Ratify the plan to increase the Bank's charter capital according to the following content:

- a) Increase charter capital from **24,957,000,000,000 VND** to a maximum of **30,000,000,000,000 VND** according to the attached Share Issuance Plan to increase charter capital.
- b) To implement the Plan to increase charter capital according to Clause a of this Resolution, the General Meeting assigns the BOD to implement the following tasks, including but not limited to: (i) decide on the specific capital increase each component; (ii) decide on the issuance time of each component based on the bank's reality and capital needs; (iii) decide, amend, supplement and adjust the Plan to increase charter capital; (iv) decide, sign, and organize the implementation of documents, documents, and records related to the increase of charter capital; (v) decide, amend the Charter, Operating License and register to change the Certificate of Business Registration - Joint Stock Company of SeABank regarding Charter Capital according to the actual successfully issued capital; (vi) decide and carry out all procedures related to increasing charter capital with the State Bank of Vietnam , State Securities Commission, competent State agencies on business registration at all levels and /or other relevant competent State agencies according to the provisions of law ; (vii) decide and implement procedures for additional depository registration at the Vietnam Securities Depository and Clearing Corporation and additional listing registration at the Ho Chi Minh City Stock Exchange; (viii) decide and carry out other related and necessary tasks (if any) to complete the Plan to increase charter capital in accordance with the law, directions and requests of competent State agencies. rights and actual implementation of increasing SeABank's charter capital.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%

- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

9. **RESOLUTION 9:** After being approved by the State Bank of Vietnam, the State Securities Commission and in accordance with the actual situation, implement the plan to increase SeABank's charter capital in 2024 to 30,000 billion VND, through changing Section 3 - Charter capital on the Certificate of Business Registration - Joint Stock Company of SeABank as follows :

Charter capital after change:

Charter capital: 30,000,000,000,000 VND

In words: Thirty trillion VND

Share par value: 10,000 VND

Total number of shares: 3,000,000,000 shares

Changing Section 3 - Charter capital on the Certificate of Business Registration - Joint Stock Company of SeABank according to the above content can only be done after the State Bank of Vietnam approves the amendment and supplementation of the charter capital on SeABank's operating license.

The General Meeting the BOD to carry out the following tasks, including but not limited to: (i) decide/approve (including amendments, supplements, and replacements if deemed necessary) relevant contents, (ii) carry out/organize all work/actions, (iii) carry out all necessary steps and procedures and, (iv) sign all documents (along with amendments, supplements, and replacements that the Board of Directors considers necessary or required to ensure the effectiveness of resolutions or/and resolve issues) arising during the process of registration and /or notify changes to the business registration content of SeABank's Joint Stock Company at Business Registration Authorities at all levels, in accordance with the provisions of law and requirements of the Business Registration Authority, the actual situation Bank's economics.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

10. RESOLUTION 10: Ratify the purchase of shares of ASEAN Securities Joint Stock Company (Business code: 0102126675) so that ASEAN Securities Joint Stock Company becomes a subsidiary of SeABank.

- a) Specific information about the enterprise whose shares are purchased by SeABank is as follows:
- Full name in Vietnamese : ASEAN Securities Joint Stock Company
 - Full name in foreign language: Asean Securities Corporation
 - Abbreviated name: Asean Securities
 - Head office address: 4th, 5th Floor, 6 and 7 No. 3 Dang Thai Than, Phan Chu Trinh Ward, Hoan Kiem District, Hanoi City, Vietnam
 - Current charter capital: 1,000,000,000,000 VND (One trillion VND)
 - Field of activity: Securities business operations: Securities Brokerage; Securities trading; Securities investment consulting; Securities underwriting and other business activities .
 - Operation period: From December 22, 2006.
- b) SeABank's share ownership ratio is at Asean Securities expects : Maximum 100 % of charter capital Asean Securities at the time of implementation and implementation of share purchase transactions.

Assign the BOD to decide on the specific share ownership ratio of SeABank at Asean Securities to ensure Asean Securities becomes a subsidiary of SeABank.

- c) Expected time to purchase shares: In 2024 and/or in accordance with approval from competent State agencies, legal regulations and actual situation.
- d) Assign the BOD to decide/approve, carry out/organize all work/actions, take all necessary steps, sign documents and other documents, along with amendments changes, additions, or replacements that the BOD deems necessary or required to ensure the effectiveness of resolutions and/or resolve arising issues related to SeABank's purchase of entire shares of Asean Securities, including but not limited to the following tasks:
- (i) Decide/approve and/or sign the Capital contribution and share purchase plan (including amendments, supplements, and replacements when necessary) according to the provisions of law, requests of competent State agencies and /or reality arises;
 - (ii) Decide when to carry out the share purchase transaction, purchase price, purchase volume, implementation method and transaction partner.
 - (iii) Decide/Approve, negotiate/negotiate/agree on all contents, sign Contract/Agreement on capital contribution, share purchase and all other related documents, records, documents and papers matters arising from this Contract/Agreement (including amendments, supplements, and replacements when necessary) to complete the purchase of shares in accordance with the provisions of law, requests of competent State agencies and /or Agreement between SeABank and the Transferring Parties.
 - (iv) Decide/Approve costs, fees, charges, and taxes related to SeABank's purchase of shares of Asean Securities.

- (v) Decide/Approve and sign relevant documents, documents, and records (including amendments, supplements, and replacements when necessary) according to the provisions of Law to carry out approval procedures. Agree to contribute capital and purchase shares of SeABank at the State Bank of Vietnam and other competent State agencies according to the provisions of law (if any).
- (vi) Decision /Approval of legal form / Reorganization of Asean Securities when purchasing shares of Asean Securities;
- (vii) Decide/Approve and sign relevant documents and records (including amendments, supplements, and replacements when necessary) ; submit to the State Securities Commission; The business registration agency and/or other competent State agencies (if any) approve the change of legal form /Reorganization of the business, change of business registration according to the provisions of law.
- (viii) Decision /Approval and/or signing of documents, records, implementation of activities of Asean Securities and other tasks related to SeABank's share purchase of Asean Securities according to the provisions of law and internal regulations of SeABank...

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

11. RESOLUTION 11. Approval of loan transactions with conversion conditions with foreign partners as follows:

a. For loan transactions with conversion conditions :

Information about loan transactions with conversion conditions (hereinafter referred to as "Loan") is as follows:

No	Criteria	Content
1	Lenders	1. Is a commercial bank or foreign bank branch or securities investment fund or international financial institution ; and 2. Have contributed charter capital of over 100 billion VND or foreign currency of equivalent value.
2	Loan Value	Maximum 35,000,000 USD (Thirty-five million US dollars)
3	Loan currency	USD
4	Loan Purpose	Provide capital to SeABank so that SeABank would: (i) finance small and medium enterprises; Micro

No	Criteria	Content
		enterprises; or (ii) other purposes serving SeABank's business activities, meeting the provisions of the Loan and relevant laws.
5	Other conditions	The loan can be exchanged into shares according to the agreement between SeABank and the Lender.

- b. In case SeABank and the lender agree to issue shares to swap debt from the loan with the conversion condition at point a of this Resolution, SeABank shareholders agree to waive all preferential rights to purchase shares which are new issued to the foreign counterparty to effect the conversion, and to the extent required by the competent authority at the time of conversion, adopt another resolution which includes the matters set out in this resolution approves the plan to issue shares at the time of conversion to carry out the conversion.
- c. Approve and ratify the assignment and authorization of the BOD to decide, approve and organize the implementation of necessary procedures to carry out loan transactions with conversion conditions at point “a” of this Resolution, including but not limited to the following:
- (i) Approve and decide to select a Lender that fully meets the conditions according to the content approved by the General Meeting of Shareholders;
 - (ii) Approve the content and sign the Convertible Loan Agreement and other related documents to which SeABank is a party (hereinafter collectively referred to as “Financing Documents”) and any amendments to each such Financing Document; documents, applications for approval, registration and other documents related to (i) borrowing the Loan with conversion conditions; and (ii) issue, list, register and deposit the issued shares for conversion purposes;
 - (iii) Approve and implement the plan to use foreign loan capital obtained from the Loan or capital converted from the Loan;
 - (iv) Prepare and implement detailed plans related to the issuance of shares for debt swap;
 - (v) Decide on a plan to ensure the conversion does not exceed SeABank's foreign ownership limit;
 - (vi) Decide and carry out all procedures to obtain approval from management agencies for conversion, increase in charter capital, registration and listing of newly issued shares and other necessary actions; and
 - (vii) Other relevant content.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%

Number of votes not participating in voting	7,004	0.0003%
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12. **RESOLUTION 12.** Ratify the dismissal of the position of member of the BOD of SeABank for the term 2023-2028 for Ms. Ngo Thi Nhai from April 17, 2024.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

13. **RESOLUTION 13.** Ratify the election to replace 01 member of the BOD for the 2023-2028 term.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

14. **RESOLUTION 14:** Approve the Election Rules to replace members of the BOD for the 2023 - 2028 term as attached to the Election Rules.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

15. **RESOLUTION 15.** Approval of the results of the election to replace members of the BOD for the term 2023 - 2028.

No	Candidate's full name	Number of votes obtained	Achieved rate	Result
1.	Tran Thi Thanh Thuy	2,418,822,926	99.9997%	Elected member of the Board of Directors

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

16. **RESOLUTION 16.** Ratify the Bank restructuring plan for the period 2021-2025 assigned by the State Bank and the results of implementing the restructuring plan in 2023. Assigning the BOD to (i) continue to review, edit, amend, supplement and report to the State Bank on the Restructuring Plan for the period 2021 - 2025 to ensure compliance with the actual situation (if the BOD deems necessary) and the requirements of competent state agencies; (ii) proactively review, decide/ratify (including signing) all documents and implement activities, procedures, and content related necessary to implement the contents/issues at point (i) above, in accordance with the provisions of law, SeABank's regulations and the Bank's strategies in each period, Business Plan was ratified by the General Meeting.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

17. **RESOLUTION 17.** The General Meeting of Shareholders ratify contracts and transactions with Related Persons recorded in SeABank's audited financial reports in

the period 2021-2023; and contracts and transactions between SeABank and subjects as prescribed in point “q” Clause 2 Article 59 of the Law on Credit Institutions 2010 (amended and supplemented in 2017) and /or point “r” Clause 3 Article 67 of the Law on Credit Institutions 2024 (from the time the Law on Credit Institutions 2024 takes effect) and Clause 1, Article 167 of the Law on Enterprises 2020, including but not limited to:

- a) Contracts and deposit receipt transactions with a value of over 20% of SeABank's charter capital recorded in the most recent audited financial statements;
- b) Contracts, credit transactions, or other contracts and transactions with customers (except for cases prohibited/restricted by law) with a maximum value of up to 30% of SeABank's charter capital recorded in the report. Most recent audited financial statements.

The General Meeting of Shareholders assigns the BOD the right to consider, decide/approve (including signing) all documents, materials and carry out necessary activities, procedures and content related to implementing the above contents/issues, in accordance with the provisions of law, SeABank's regulations and the Bank's strategies in each period, the 2024 Business Plan has been approved by the AGM approved.

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

18. RESOLUTION 18. The General Meeting of Shareholders approved (i) the continued implementation of outstanding resolutions of the 2023 Annual General Meeting of Shareholders; and (ii) policies and principles for implementing contents/issues under the authority of the General Meeting of Shareholders that arise between the two Meetings, including but not limited to:

- a) investment, purchase, sale of assets, capital contribution, purchase/sale of shares of businesses and other credit institutions, other financial investments;
- b) amend, supplement and promulgate SeABank's Financial Regulations according to current regulations;
- c) negotiate, select and issue shares to foreign investors;

and to implement these contents and issues, the General Meeting of Shareholders approves that the BOD has the right to proactively consider, decide/approve (including signing) all documents, dosiers and implement necessary activities, procedures, and content related to implementing the contents/issues at points a, b, and c above, in

accordance with the provisions of law and regulations of SeABank and the Bank's orientation and strategy in each period, the 2024 Budget Plan and Business Plan have been approved by the General Meeting of Shareholders...

Content	Promissory note	Proportion
Number of votes participating in the voting, including:		
- Approve	2,418,822,926	99.9997%
- Disapprove	0	0%
- No comment	0	0%
- Invalid ballot number	0	0%
Number of votes not participating in voting	7,004	0.0003%

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 2023 Annual General Meeting of Shareholders.

D. MEETING CLOSING

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

The meeting ended at 12:05 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. Hoang Tuyet Mai
Position: Secretary

Signed by: *(Signed)*
Name: Ms. Nguyen Thi Ngoc
Position: Secretary