

No.: 45/2024/TB-SeABank

Hanoi, January 23, 2024

*Re: Collecting shareholders' written opinions on  
matters within the authority of the General Meeting  
of Shareholders*

**To: SEABANK SHAREHOLDERS**

- Pursuant to the Law on Credit Institutions of 2010; the Law Amending and Supplementing Certain Articles of the Law on Credit Institutions of 2017 and its implementing guidelines;
- Pursuant to the Law on Enterprises of 2020 and its implementing guidelines;
- Pursuant to the Law on Securities of 2019 and its implementing guidelines;
- Pursuant to the Charter of Southeast Asia Commercial Joint Stock Bank ("SeABank");
- Pursuant to the Resolutions of the Annual General Meeting of Shareholders of 2022 and 2023;
- Considering the actual operational situation of SeABank,

The Board of Directors ("BOD") respectfully requests Shareholders to provide written opinions to approve the following matters:

1. **Item 01:** Approve and adopt the transfer of SeABank's entire equity interest in Post Finance Company Limited (single-member LLC) to the transferee, AEON Financial Service Co., Ltd., with the following key terms:
  - a. Subject of transfer: Post Finance Company Limited ("PTF")
  - b. Transferor (Seller): Southeast Asia Commercial Joint Stock Bank
  - c. Transferee (Buyer): AEON Financial Service Co., Ltd.
    - Address: 1-1, Kandanishiki-Cho, Chiyoda-Ku, Tokyo, Japan
    - Principal business activities: Banking, non-bank credit, and insurance.
  - d. Transfer ratio/charter capital: 100% of PTF's charter capital, equivalent to a charter capital of VND 1,550 billion.
2. **Item 02:** Approve, adopt, and delegate and authorize the Board of Directors to decide, approve, execute, and carry out all necessary procedures required by law to complete the transfer of SeABank's entire equity interest in PTF to AEON Financial Service Co., Ltd., including but not limited to:
  - e. The Charter Capital Transfer Agreement and/or any other related documents between SeABank and AEON Financial Service Co., Ltd.;
  - f. Amendments and supplements to the terms of the Charter Capital Transfer Agreement and other related documents; and execution of amendment/supplementary agreements and documents based on negotiations with the counterparty and/or applicable legal requirements (if any);
  - g. The transfer price (Sale price), on the principle that it shall not be lower than the amount SeABank has invested and contributed to PTF as reflected in SeABank's reviewed financial statements as of June 30, 2023;

- h. The plan for the sale and transfer of SeABank's equity interest in PTF (including any amendments, supplements, or replacements to such plan, if any);
    - i. Carrying out all necessary procedures and/or approving, deciding, signing, and providing relevant documents and records as required by law for submission to competent State authorities for approval of: (i) the transfer of SeABank's equity interest in PTF; (ii) amendment of PTF's Establishment and Operation License; (iii) changes to PTF's business registration; and (iv) any other necessary procedures as required by law and competent State authorities.
3. **Item 03:** This Resolution takes effect from the date of adoption. The Board of Directors and all relevant units and individuals are responsible for its implementation.

The draft resolution and related documents are published on SeABank's website at: <https://seabank.com.vn/>

Shareholders are requested to provide their opinions and submit the Opinion Collection Form to SeABank **no later than 5:00 PM on February 5, 2024**. The voting method and submission deadline are specified in Section E of the Written Shareholder Opinion Collection Form enclosed with this Notice.

**Notes for Shareholders:**

To ensure the exercise of your rights and fulfillment of your obligations as a Shareholder, SeABank would like to draw your attention to the following:

- Regularly visit SeABank's website at [www.seabank.com.vn](http://www.seabank.com.vn) to stay updated on information disclosed by SeABank and to fully exercise your shareholder rights and obligations in accordance with applicable law, SeABank's Charter, and requirements of State regulatory authorities from time to time;
- Exercise shareholder rights and obligations in accordance with applicable law, SeABank's Charter, and notices and documents published on SeABank's website.

**Yours sincerely!**

**Recipients:**

- As above;
- Communications & PR Department (for website posting);
- BOD Office (for filing).

**ON BEHALF OF THE BOARD OF  
DIRECTORS  
CHAIRMAN**

*(Signed)*

**LE VAN TAN**