

*Hanoi, February 06, 2024*

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

- 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 Charter of Southeast Asia Commercial Joint Stock Bank (hereinafter referred to as "SeABank");
- Pursuant to the Minutes of Written Shareholder Opinion Vote Count dated ... month ..... 2024;
- Considering the actual situation,

**RESOLVES:**

**Article 1.** 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.

**Article 2.** 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:

- a. The Charter Capital Transfer Agreement and/or any other related documents between SeABank and AEON Financial Service Co., Ltd.;
- b. 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);
- c. 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;
- d. 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);
- e. 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.

**Article 3.** This Resolution takes effect from the date of adoption. The Board of Directors and all relevant units and individuals are responsible for its implementation.

***Recipients:***

- *BOD Members, SB;*
- *Disclosure;*
- *Communications & PR Department (for website posting);*
- *BOD Office (for filing).*

**ON BEHALF OF THE GENERAL  
MEETING OF SHAREHOLDERS  
CHAIRMAN OF THE BOARD OF  
DIRECTORS**

*(signed)*

**LE VAN TAN**