

To: The Board of Directors  
Bao Viet Holdings

Dated: 23 April 2013

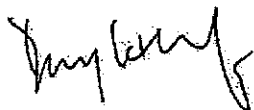
Dear Sirs

**RESIGNATION AS MEMBER OF SUPERVISORY BOARD**

I, Ho Yin Danny Lui, hereby resign from my office as member of Supervisory Board of Bao Viet Holdings with effect from the time that this resignation is announced at the Annual General Meeting of Shareholders on 24 April 2013. This follows the completion of the agreement dated 20 December 2012 between Sumitomo Life Insurance Company and HSEC Insurance (Asia-Pacific) Holdings Limited relating to the sale and purchase of shares representing approximately 18% of the charter capital of Bao Viet Holdings.

I would like to wish Bao Viet Holdings all the very best in the future.

Yours faithfully,



Signed by

Name: Ho Yin Danny Lui