



Business Register Certificate No. 0101057919

VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK

A: 22 Ngo Quyen, Cua Nam, Hanoi  
T: +84 243 92436800 - F: +84 243 9426796/97  
W: www.pvcombank.com.vn

Hanoi June 4<sup>th</sup>, 2026

**INVITATION  
TO THE ANNUAL GENERAL SHAREHOLDERS' MEETING 2026**

**Respectfully to:** Shareholder's name: MORGAN STANLEY INTERNATIONAL HOLDINGS  
INC

Address: C/O THE CORPORATION TRUST COMPANY CORPORATION  
TRUST CENTER 1209 ORANGE STREET, WILMINGTON DE 19801 USA

Number of shares owned: 60.000.000

The Board of Directors of Vietnam Public Commercial Bank respectfully invites shareholders to attend the Annual General Meeting of Shareholders 2026, as follows:

1. Time: 8:30 am, June 27, 2026.
2. Location: 9th Floor, Head Office of Vietnam Public Commercial Bank, 22 Ngo Quyen Street, Cua Nam Ward, Hanoi City.
3. Agenda and documents: Shareholders please refer to the documents on the website <http://www.pvcombank.com.vn>, and use proper equipment to access the meeting documents in electronic form (QRcode) when attending the Meeting in person.
4. Upon attendance, shareholders or duly authorized organizations/individuals are respectfully requested to present/submit in full the following documents:
  - (i) Submit the Confirmation of Attendance (enclosed with this Invitation Letter); present the original valid ID card/Passport for individuals, a copy of the Establishment Decision/Business Registration Certificate or other equivalent documents for organizations.
  - (ii) In addition to the documents mentioned above, the authorized representative attending the General Meeting must submit the original copy of the proxy authorization letter, ensuring:
    - The proxy authorization letter must clearly state the full names, bear the signatures of both the authorizing party and the authorized party; specify the number of shares authorized; and define the content, scope, and duration of the authorization.
    - In the event that the authorizing party and/or the authorized party is an organization with a physical seal, the proxy authorization letter must bear the organization's seal. If the proxy authorization letter is not signed by the legal representative of the organization, it must be accompanied by a duly certified copy of the authorization granted by the legal representative to the signatory.
    - In the event that the authorizing party and the authorized party are individuals and/or organizations without a physical seal, the proxy authorization letter must be notarized/certified, except when using the Form of Proxy for Attendance (enclosed with this Invitation Letter).

5. For information regarding shareholders and the General Meeting, please contact: Board of Directors Office, Vietnam Public Commercial Bank, 22 Ngo Quyen Street, Cua Nam Ward, Hanoi; email: phuongntt@pvcombank.com.vn; phone: 024.39426800, extension: 1528; Fax: 024.39426796/97.

6. Note: To stay updated on the General Meeting's schedule (program, documents, etc.), shareholders are kindly requested to regularly check the website <https://www.pvcombank.com.vn/> for information.

Your Sincerely./.

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

**Enclosure:**

- Confirmation of attendance;
- Proxy to attend the meeting.

*Signed*

**Nguyen Dinh Lam**