

Hà Nội, ngày 07 tháng 03 năm 2025



**INVITATION  
ANNUAL GENERAL MEETING 2025**

**Attention to: The Esteemed Shareholder**

The Board of Directors of National Citizen Commercial Joint Stock Bank (address: 25 Le Dai Hanh Str., Le Dai Hanh Wd., Hai Ba Trung Dist., Ha Noi; ERC number: 1700169765) (hereinafter referred to as “NCB”) formally invite the Esteemed Shareholder to participate in the 2025 Annual General Meeting:

1.	<b>Time</b>	8:30 AM 29/03/2025
2.	<b>Location</b>	Ho Tay Grand Hall, 58 Tay Ho street, Quang An ward, Tay Ho district, Hanoi city
3.	<b>Agenda &amp; Documents</b>	The Annual General Meeting agenda and all documents used at the AGM will be updated on NCB website at <a href="https://www.ncb-bank.vn/vi/nha-dau-tu/DHDCD-thuong-nien-2025">https://www.ncb-bank.vn/vi/nha-dau-tu/DHDCD-thuong-nien-2025</a>
4.	<b>Power of Attorney Validation</b>	Should the Esteemed Shareholder be unable to participate and would like to delegate another to participate instead, please authorize the authorized person (Power of Attorney template can be found on the website <a href="https://www.ncb-bank.vn/vi/nha-dau-tu/DHDCD-thuong-nien-2025">https://www.ncb-bank.vn/vi/nha-dau-tu/DHDCD-thuong-nien-2025</a> )
5.	<b>Shareholder Validation</b>	The Esteemed Shareholder or Authorized person, please arrive at least 30 minutes prior to the AGM commencement with the following documents: (i) Identification Card/ Passport; (ii) Power of Attorney (in the case of authorization to act-on-behalf) *. (*)The power of attorney should include information required by the template listed on website: <a href="https://www.ncb-bank.vn/vi/nha-dau-tu/DHDCD-thuong-nien-2025">https://www.ncb-bank.vn/vi/nha-dau-tu/DHDCD-thuong-nien-2025</a>

We are honoured to receive the Esteemed Shareholder!

**P.P. BOARD OF DIRECTORS  
CHAIRPERSON**



**BUI THI THANH HUONG**