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Minutes of the 2026 Annual General Meeting of Shareholders
Kiatnakin Phatra Bank Public Company Limited

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The 2026 Annual General Meeting of Shareholders (“the Meeting”) was held on April 23, 2026, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations.

Kiatnakin Phatra Bank Public Company Limited (“the Bank”) set March 10, 2026, as the record date for determining the shareholders entitled to attend the Meeting. As of the relevant record date, the Bank had a registered capital of Baht 10,478,762,930 and a paid-up registered capital of Baht 8,467,604,800 divided into 846,760,480 issued shares. The Bank held 34,896,800 treasury shares, resulting in a total of 811,863,680 shares with voting rights.

Names of the Bank’s Directors in Attendance

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|-----|----------------------------------|------------------|--|
| 1. | Mr. Supol | Wattanavekin | Chairman of the Board of Directors and Chairperson of the Risk Oversight Committee |
| 2. | Associate Professor Dr. Chayodom | Sabhasri | Independent Director and Chairperson of the Audit Committee |
| 3. | Mr. Chalee | Chantanayingyong | Independent Director, Chairperson of the Compliance and Governance Committee, and Audit Committee Member |
| 4. | Ms. Punnee | Chaiyakul | Independent Director and Chairperson of the Nomination and Remuneration Committee |
| 5. | Dr. Asoke | Wongcha-um | Independent Director, Audit Committee Member, and Nomination and Remuneration Committee Member |
| 6. | Mr. Suvit | Mapaisansin | Director, Nomination and Remuneration Committee Member, and Compliance and Governance Committee Member |
| 7. | Professor Dr. Anya | Khanthavit | Director and Risk Oversight Committee Member |
| 8. | Mrs. Patchanee | Limapichat | Director and Compliance and Governance Committee Member |
| 9. | Mr. Banyong | Pongpanich | Director and Chairperson of the Executive Committee |
| 10. | Ms. Thitinan | Wattanavekin | Director and Executive Committee Member |
| 11. | Mr. Aphinant | Klewpatinond | Director, Executive Committee Member, Risk Oversight Committee Member, and Chief Executive Officer |
| 12. | Mr. Philip Chen Chong | Tan | Director, Executive Committee Member, and Chairman of the Retail Banking Business |

(All twelve directors of the Bank attended the Meeting, representing 100% of the total number of directors.)

Ms. Pornnip Chuprakhun, Senior Vice President, Head of Corporate Secretariat Department, and Corporate Secretary, acted as the Secretary of the Meeting.

Names of the Bank's Senior Executives in Attendance

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|----|-------------|------------------|--|
| 1. | Mr. Preecha | Techarungchaikul | Head of Finance and Budgeting Group and Head of Financial Markets Group |
| 2. | Ms. Nilawan | Treekitjamroon | Executive Vice President, Department Head of Accounting, Finance and Budgeting Group |

Names of the Auditors from PricewaterhouseCoopers ABAS Ltd. ("PwC") in Attendance

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|----|----------------|-------------|
| 1. | Ms. Sinsiri | Thangsombat |
| 2. | Mr. Theerathun | Jongsakul |

Name of the Legal Advisor from The Capital Law Office Limited ("Capital Law Office") in Attendance

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| 1. | Ms. Jiraporn | Chawachaisakun |
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The Meeting commenced at 10:00 a.m.

Mr. Supol Wattanavekin, Chairman of the Board of Directors and Chairperson of the Risk Oversight Committee, acted as the Chairman of the Meeting ("Chairman"). The Chairman thanked the shareholders for attending the Meeting and informed them that the Bank had convened the Meeting via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, in order to consider the agenda items as specified in the Notice of the Meeting previously distributed to the shareholders.

The Chairman informed the Meeting that 23 shareholders were attending the Meeting in person, representing 55,848,035 shares, and 1,015 shareholders were attending by proxy, representing 337,315,625 shares. A total of 1,038 persons were therefore in attendance, representing 393,163,660 shares, or 48.4273% of the total issued shares of 811,863,680 shares (excluding treasury shares). This constituted a quorum in accordance with the Bank's Articles of Association. The Chairman therefore declared the Meeting open.

Before proceeding with the agendas, the Chairman introduced the twelve directors and the relevant persons in attendance. The Chairman then requested that shareholders and proxy holders listen to the explanation of the voting procedures, the counting and announcement of voting results, as well as the procedures for raising questions or expressing opinions during the Meeting, the key points of which were summarized as follows:

1. Voting
 - All shareholders are entitled to vote according to the number of shares they hold; with one share equal to one vote. Each shareholder may vote on each agenda item by selecting either approve, disapprove, or abstain in only one manner. Split voting is not permitted, except for proxy holders representing foreign shareholders who have appointed custodians in Thailand for the safekeeping of their securities and who are using Proxy Form C.
 - Shareholders with a special interest in any agenda item are not entitled to vote on that item, except in respect of the election of directors.

- For each agenda item, shareholders or proxy holders must select the relevant agenda item and click the “Vote” button. The Inventech Connect system will display three voting buttons: 1) approve, 2) disapprove, and 3) abstain, allowing shareholders or proxy holders to vote in accordance with their intentions.

- Shareholders or proxy holders who wish to change their votes while the voting system for that agenda item remains open may click the “Cancel Vote” button to void their previous vote and cast a new vote.

- If shareholders or proxy holders do not cast any vote in the Inventech Connect system, the Bank will assume that they approve the agenda item. Votes may be changed until the voting system for that agenda item is closed.

- Proxy holders who have received multiple proxies and have more than one user account may select the “User Account” menu and click the “Change Account” button to log into another account.

- The voting system will be opened for one minute for each agenda item, except for Agenda No. 4: To consider and elect directors to replace those who will retire by rotation, which requires voting on an individual basis. For this agenda item, the system will remain open for two minutes.

- If shareholders or proxy holders leave the Meeting before the voting system closes by clicking the “Register to Leave the Quorum” button, their attendance and votes will not be counted toward the quorum or the vote results for that agenda item. However, shareholders or proxy holders may return to the system and cast their votes until the voting system closes.

2. Vote Counting

- Each resolution requires approval by a majority of the votes of shareholders attending the Meeting and entitled to vote, except for Agenda No. 5: To consider and approve the directors’ remuneration, which requires approval by not less than two-thirds (2/3) of all shareholders attending the Meeting.

- For vote counting purposes, the Bank will deduct the votes of disapproval and abstention from the total votes of shareholders attending the Meeting and entitled to vote, except for Agenda No. 5, for which the votes of disapproval, abstention, and shareholders not entitled to vote will be deducted.

- Votes cast through proxy appointments in which voting instructions were specified and granted to the Bank’s directors have already been recorded for vote counting.

- The voting results will be announced for acknowledgment after the voting system is closed and the vote-counting process is completed.

3. Asking Questions or Expressing Opinions During the Meeting

Before voting on each agenda item, shareholders or proxy holders are provided with an opportunity to ask questions or express opinions. They are required to select the relevant agenda item and click the “Question” button. Two channels are available:

- 1) Q&A Message—Shareholders or proxy holders may type their questions or comments in the “Add Text” box and click the “Send” button. The Bank will respond to questions relevant to each agenda item.

- 2) Video Conference—Shareholders or proxy holders may click the “Conference” button and then click “OK” button to request to join the queue. After receiving a signal from the administrative officer, they must turn on their

microphone and camera and state their full name, as well as indicate whether they are attending as a shareholder or proxy holder, before asking questions or expressing opinions.

The Bank utilized the Zoom Meeting control system, which is certified as a meeting control system, and the Inventech Connect voting system, certified by the Electronic Transactions Development Agency (ETDA), with Inventech Systems (Thailand) Company Limited acting as the service provider and system operator. The Meeting was also recorded in video format.

Shareholders or proxy holders requiring assistance with the meeting system were advised to contact the Inventech Call Center at 0-2460-9222.

The Bank appointed Ms. Jiraporn Chawachaisakun, a legal advisor from Capital Law Office, to act as the vote-counting inspector and to oversee the conduct of the Meeting, ensuring transparency and compliance with applicable laws and the Bank's Articles of Association.

The Chairman further informed the Meeting that the minutes of the 2025 Annual General Meeting of Shareholders, held on April 24, 2025, had been distributed to shareholders for review on May 19, 2025. As no objections or requests for amendments were received within the specified period, the minutes were deemed to duly certified. The minutes had also been disclosed on the Bank's website. Therefore, there was no agenda to re-certify those minutes at this Meeting.

In addition, shareholders had been invited to propose agenda items for consideration at this Meeting during the period from September 1 to November 30, 2025, via announcements on the Stock Exchange of Thailand ("SET") and the Bank's website. No agenda items were proposed during the stated period.

The Chairman then proposed that the Meeting consider the agenda items as set out in the Notice of the Meeting as follows:

Agenda No. 1 To acknowledge the Board of Directors' report on the Bank's operating results for the year 2025

The Chairman informed the Meeting that Article 36(1) of the Bank's Articles of Association stipulates that the Annual General Meeting of Shareholders shall consider the Board of Directors' report on the Bank's business operations for the previous year. The Chairman therefore proposed that the Meeting acknowledge the Board of Directors' report on the Bank's operating results for the year 2025, as detailed in the 2025 Annual Registration Statement/Annual Report ("Form 56-1 One Report"), which had already been provided to shareholders via a QR Code together with the Notice of this Meeting.

The Chairman then invited Mr. Banyong Pongpanich, Chairperson of the Executive Committee, to present an overview of the economic conditions and to summarize the operating results of Kiatnakin Phatra Financial Group ("the Group") for the year 2025. Thereafter, the Chairman requested Mr. Aphinant Klewpatinond, Chief Executive Officer, to provide additional information for the Meeting's acknowledgment.

Mr. Banyong Pongpanich informed the Meeting of the economic conditions in 2025 and the economic outlook for 2026, as detailed in the presentation slides shown at the Meeting. The key points were summarized as follows:

Thailand's economy in 2025 expanded by only 2.4%, slightly slowing from 2.5% in the previous year. This deceleration was mainly attributable to a significant slowdown in the tourism sector following a decline in the number of Chinese tourists, as well as weak domestic consumption resulting from a contraction in bank lending. Nevertheless, merchandise exports accelerated and contributed positively to production in the electronics sector. In addition, construction activity picked up toward the end of the year, driven by accelerated disbursements of investment budgets.

For the commercial banking sector as a whole, overall loan growth in 2025 contracted by 1.1% year-on-year (YoY), reflecting tighter lending standards by financial institutions amid continued concerns over asset quality. These concerns were particularly evident in household loans within vulnerable segments, SME loans, and corporate loans facing competitive challenges. Consumer loans also declined in line with the contraction in hire-purchase lending, which was affected by structural factors within the industry.

With respect to the capital market, the average daily trading value of securities on the SET and the Market for Alternative Investment ("mai") in 2025 amounted to Baht 41,045 million, representing a decrease of 11.8% from Baht 46,551 million in 2024.

In 2026, Thailand's economy is expected to expand at a slower pace than in the previous year. The Group anticipates that, under a prolonged conflict between the United States and Iran, which has kept oil prices at elevated levels, the tourism sector is likely to revert to being a drag on economic growth. The Group projects that the number of tourists will decline from 33 million in the previous year to approximately 31 million. Furthermore, if oil prices continue to rise, tourist arrivals could decline by an additional 5 million. The export sector is expected to decelerate following strong growth in the prior year. Domestic economic conditions are also expected to remain weak due to elevated household debt levels, as well as the impact of high oil prices and rising inflation on household incomes.

Thailand's economy in 2026 remains exposed to heightened risks and uncertainties, driven by the following factors:

- 1) President Donald Trump's protectionist trade policies, which may become more restrictive, particularly with respect to tariffs on goods involved in circumvention practices;
- 2) the Middle East conflict, which may persist longer than expected, adversely affecting tourism and domestic consumption; and
- 3) continued pressure on domestic demand arising from asset quality concerns and tighter lending standards by financial institutions.

With respect to the Group's operating performance, in 2025, the Bank and its subsidiaries recorded a net profit (excluding non-controlling interests) of Baht 5,913 million, representing an increase of 17.5% compared with 2024. Total comprehensive income amounted to Baht 6,504 million, increasing by 24.2% YoY. This improvement was attributable to the Bank's continued focus on effective asset quality management and prudent growth in high-quality loans. As a result, asset quality improved steadily, with credit costs declining significantly by 30.8% compared with 2024.

The Bank also executed its strategy to continuously diversify income sources. This resulted in a satisfactory increase in both the scale and proportion of non-interest income, helping to mitigate the impact of lower net interest income amid slower loan growth in line with the Bank's cautious lending approach.

The Group recorded a return on average equity (ROAE) of 9.3% based on net profit and 10.2% based on comprehensive income. As at the end of 2025, the Bank's capital adequacy ratio stood at 17.36%, of which Tier 1 capital accounted for 14.71%. This level was nearly twice the minimum regulatory requirement and was considered sufficient to support normal business operations as well as to withstand potential volatility.

Over the past year, shareholders received a total return of nearly 80% from holding the Bank's shares (KKP), offsetting the negative returns experienced in the preceding two years. As a result, shareholders achieved an approximate total return of 60% over the past five-year period, which was considered satisfactory.

Thereafter, Mr. Aphinant Klewpatinond provided the Meeting with an explanation of the operating performance of each business segment. The key points were summarized as follows:

The Group's operating performance in 2025 improved significantly compared with the preceding two years. For the credit business, lending operations were conducted cautiously under a loan growth moderation strategy that focused on asset quality management. As a result, the Bank's overall loan portfolio declined by 6.7% at the end of 2025 compared with the end of 2024. In addition, a continuous decline in interest rates throughout 2025, together with the impact of debtor assistance measures under the Bank of Thailand's ("BOT") "Khun Su, Rao Chuay" program, resulted in the Bank's net interest margin declining to 4.5% in 2025.

The wealth management business, operated by Kiatnakin Phatra Securities Public Company Limited ("KKPS"), one of the Group's core businesses, demonstrated continuous growth over the past decade. As of the end of 2025, assets under advisory (AUA) amounted to approximately Baht 967 billion, representing a 7% increase from the previous year. Net new money in 2025 amounted to approximately Baht 69 billion. KKPS made significant progress in enhancing service capabilities and broadening its investment product offerings to better align with clients' investment needs amid global market conditions. Moreover, KKPS entered into an exclusive strategic partnership with Goldman Sachs Asset Management ("GSAM"), a leading global asset manager, to strengthen investment capabilities, elevate service standards to international levels, and effectively drive further growth of the wealth management business.

The asset management business, operated by Kiatnakin Phatra Asset Management Company Limited ("KKPAM"), continued to grow with a steady increase in revenue. Assets under management (AUM) exceeded Baht 297 billion at the end of 2025, representing a strong 24% YoY growth, and have since surpassed Baht 300 billion.

The securities brokerage business, a traditional core business, recorded weaker performance in line with overall market conditions. Average daily trading value on the SET and the mai in 2025 stood at Baht 41,045 million, a decline of 11.8% from the previous year. Nevertheless, KKPS maintained a market share of 22.2% in securities brokerage in 2025, ranking first in the industry consistently for several years.

The digital financial services business, operated by KKP Dime Securities Company Limited ("KKP DIME"), was established in 2022 and has been operating for approximately two to three years. The business has played a significant role in generating income and expanding the retail client base at a satisfactory level. As of the end of 2025, the Dime! application has been downloaded by more than 3.8 million users, with over 1.6 million client accounts opened, and client assets transacted on the platform (AUP) exceeding Baht 100 billion. At present, KKP DIME has nearly 2 million client accounts and AUP of approximately Baht 140 billion.

With respect to operating expenses, excluding expenses related to assets held for sale, the Group's operating expenses for the year 2025 remained at well-managed level, with a net cost-to-net-income ratio of 46%.

Regarding asset quality, the Bank's non-performing loan (NPL) ratio remained broadly stable at 4.3% as at the end of 2025. Although the level remained relatively high, it was considered manageable. The Bank's loan portfolio was largely well-collateralized; however, enforcement and legal processes remained slow. In the auto hire-purchase business, losses on sale of repossessed vehicles (LOS) and the volume of repossessed vehicles continued to decline. Specifically, the LOS ratio decreased from 55% to 40% as at the end of 2025. Consequently, the Bank's credit cost declined to 1.7% in 2025 from 2.3% in the previous year.

In summary, for the year 2025, the Group recorded a net profit (excluding non-controlling interests) of Baht 5,913 million, representing an increase of 17.5% from Baht 5,031 million in 2024. Of this amount, net profit attributable to the capital markets businesses totaled Baht 1,449 million. As a result, the Group's return on average assets (ROAA) improved to 1.2% in 2025 from 1.0% in 2024, while ROAE increased to 9.3% from 8.1% in the prior year. The Group's ROAE continued to improve further to 11.8% in the first quarter of 2026.

The Group reported total comprehensive income (excluding non-controlling interests) of Baht 6,504 million in 2025, an increase of 24.2% from Baht 5,235 million in 2024, of which comprehensive income from the capital markets businesses amounted to Baht 1,613 million. Consequently, the Group's ROAE based on comprehensive income for 2025 rose to 10.2%, compared with 8.5% in 2024.

Thereafter, Mr. Aphinant Klewpatinond presented key financial information of the Group for the year 2025 compared with 2024, based on Management's Discussion and Analysis (MD&A), as detailed in the presentation slides shown at the Meeting.

As a result of cost-control efforts and the transformation of the service-delivery model—reducing reliance on personnel and physical branches while increasing the use of digital channels—the Group had 4,480 employees as at the end of 2025, representing a reduction of approximately 300 employees, or 6.4%, from the end of 2024. In addition, the Bank operated a total of 54 branches, a decrease of 7 branches from 61 branches at the end of 2024. Nevertheless, despite the reduced number of branches, the Bank continued to provide efficient client service through digital channels, with a notable increase in online deposit balances, particularly through the KKP Savvy savings deposit product.

Regarding the Group's business direction for 2026, the Group will focus on prudent asset-growth management under a robust risk-management framework in order to support efficient growth and generate appropriate and sustainable long-term returns.

The Group expects that the conflict in the Middle East, which has affected oil prices and various industries, will not be prolonged. However, to address uncertainties arising from this situation, the Group established additional management overlay reserves in the first quarter of 2026 and continued to prioritize lending to borrowers with strong credit profiles and low risk, particularly large corporate borrowers. As a result, the Bank's total loans increased by 1.5% compared with the end of 2025. The proportion of auto hire-purchase loans declined to 42%, from approximately 75-80% at the time of the business combination, reflecting efforts to reduce concentration risk in the auto hire-purchase

segment, which has shown less favorable trends and continues to face structural challenges, including increased consumer adoption of electric vehicles (EVs).

The Group will continue to focus on developing its businesses to diversify revenue sources, maintain income-generating capability, and increase the proportion of non-interest income to reduce reliance on the lending business and strengthen long-term organizational capabilities. The Bank ranks among the top three Thai financial institutions with the highest proportion of non-interest income, with such income accounting for 33% in 2025 and 37% in the first quarter of 2026, respectively.

Building on its strengths and expertise, the Group will further expand high-potential businesses, including wealth management, asset management, and digital financial services, through deeper client relationships, continuous product and service development, enhanced service quality, and the effective use of strategic partnerships with global partners such as GSAM. Currently, the Group manages total client assets (AUA, AUM, and AUP) in excess of Baht 1.2 trillion, which is expected to support continued growth in the Group's income and ROAE going forward.

The Group continues to place strong emphasis on prudent operating cost management, alongside disciplined investment and efficient use of resources to support its long-term strategy in areas such as technology, data management, and risk management, with the objective of continuously enhancing operational efficiency.

Thereafter, Mr. Aphinant Klewpatinond informed the Meeting of the Group's anti-corruption and anti-bribery practices, emphasizing the Group's commitment to combat corruption in all forms. The Bank and the Group companies—namely KKP Capital Public Company Limited (“KKP CAP”), KKPS, KKPAM, and KKP DIME—have announced their intention to participate in the Thai Private Sector Collective Action Against Corruption (“CAC”) and have been certified as full members of the CAC, with re-certification conducted every three years.

The Bank was certified as a full CAC member for the third time in 2023. KKP CAP and KKPS were certified for the fourth time in 2026. KKPAM received its third certification in 2024, while KKP DIME obtained its first full CAC membership certification in 2024.

The Group's ongoing implementation of anti-corruption measures includes:

- 1) establishing an Anti-corruption Policy for directors, executives, and employees to serve as a guideline for transparent operations and the promotion of a sustainable organization;
- 2) requiring all departments to implement operational risk-management standards, including risk and control self-assessments and the reporting of operational losses to the Operational Risk Management Department;
- 3) issuing guidelines governing the receipt and provision of gifts or benefits to external parties, ensuring that such practices are reasonable, appropriate in value, and free from any characteristics that may lead to corruption;
- 4) providing an annual e-learning training course on the Anti-corruption Policy, together with an assessment to evaluate awareness and understanding; and
- 5) communicating the Anti-corruption Policy to the public and other stakeholders through various channels.

The Chairman then asked whether there were any questions or comments.

Ms. Chanatip Wittayakul, a Shareholder Rights Protection Volunteer and proxy holder representing the Thai Investors Association, inquired about the Bank's approach to adjusting its auto hire-purchase lending criteria in response to declining used-car prices in the market, which have been affected by price competition from EVs.

Mr. Aphinant Klewpatinond explained to the Meeting that the Bank has observed a downward trend in used-car prices in the market over the past several years, except for 2025 when used-car prices temporarily increased. However, used-car prices began to decline again toward the end of the first quarter of 2026. In response, the Bank has regularly and more frequently adjusted its criteria for assessing the value of vehicles used as collateral to ensure alignment with prevailing used-car market prices. In addition, the Bank has focused its lending on borrowers with strong credit profiles to mitigate the impact of these market conditions, which has resulted in a contraction of the Bank's auto hire-purchase loan portfolio.

As there were no further questions or comments, the Chairman proposed that the Meeting acknowledge the Board of Directors' report on the Bank's operating results for the year 2025.

Resolution of the Meeting: The Meeting acknowledged the Board of Directors' report on the Bank's operating results for the year 2025, as reported.

Agenda No. 2 To consider and approve the financial statements for the year ended December 31, 2025

The Chairman informed the Meeting that, pursuant to Article 36(2) of the Bank's Articles of Association, the Annual General Meeting of Shareholders is required to consider and approve the financial statements. The Chairman therefore proposed that the Meeting consider and approve the Bank's financial statements for the year ended December 31, 2025, as set out on pages 205-347 of the Bank's 2025 Form 56-1 One Report, which had been distributed to shareholders together with the Notice of the Meeting. The financial statements had been audited by the Bank's auditors from PwC and reviewed by the Bank's Audit Committee.

The auditors from PwC were of the opinion that the consolidated financial statements and the separate financial statements fairly present, in all material respects, the consolidated financial position of the Bank and its subsidiaries (the Group) and the separate financial position of the Bank as at December 31, 2025, as well as the consolidated and separate financial performance and the consolidated and separate cash flows for the year then ended, in accordance with Thai Financial Reporting Standards (TFRS).

The financial statements are summarized as follows:

	<u>Separate Financial Statements</u>	<u>Consolidated Financial Statements</u>
Total assets	Baht 457,026,507,154	Baht 488,095,192,757
Total liabilities	Baht 398,936,649,170	Baht 422,888,952,869
Total revenues	Baht 21,613,834,706	Baht 25,473,456,002
Net profit*	Baht 5,511,242,403	Baht 5,912,913,389
Earnings per share	Baht 6.68	Baht 7.17

* *Attributable to the Bank's shareholders*

The Chairman asked whether there were any questions or comments.

Mr. Chusak Jangisarakul, a shareholder, raised the following questions:

- 1) the reasons for the 28.7% increase in the Bank's other assets as of the end of the first quarter of 2026 compared with the previous quarter;
- 2) the reasons for the increase in derivative liabilities and issued debt instruments and borrowings during the first quarter of 2026;
- 3) the Bank's policy regarding the adjustment of the proportion of auto hire-purchase loans between new and used vehicles, which currently stands at 35:65, in light of the rapid decline in used-car prices in the market; and
- 4) the reason why the Bank's NPL ratio as of the end of the first quarter of 2026 stood at 4.1%, which was higher than the NPL ratio of TISCO Financial Group Public Company Limited ("TISCO"), a bank of comparable size and business profile.

Mr. Preecha Techarungchaikul, Head of Finance and Budgeting Group and Head of Financial Markets Group, explained to the Meeting that the increase in the Bank's other assets resulted from foreign exchange (FX) transactions, which form part of the Bank's normal business operations. The depreciation of the Thai Baht during the first quarter of 2026 affected the valuation of derivative instruments held by the Bank, requiring the Bank to post additional collateral with counterparties. Subsequently, in April 2026, the Baht appreciated, resulting in a decline in the Bank's other assets.

Mr. Aphinant Klewpatinond further explained that derivative liabilities increased in the first quarter of 2026 due to a higher volume of FX derivatives transactions. Issued debt instruments and borrowings increased as a result of the Bank's issuance of short-term debentures to meet funding needs; however, the amount of debentures issued during the first quarter of 2026 was not significant.

With regard to the proportion of new versus used-car hire-purchase loans, this depends on the Bank's business model. Used-car hire-purchase loans carry higher risk than new-car hire-purchase loans but offer a significantly higher yield of approximately 10%, compared with approximately 3% for new-car hire-purchase loans. If the Bank is able to further improve its cost of funds in the future, it will be able to expand new-car hire-purchase lending, resulting in a more balanced proportion between new and used-car hire-purchase loans.

Regarding the Bank's NPL ratio of 4.1% as of the end of the first quarter of 2026, which was higher than TISCO's NPL ratio of 2.1%, this was because almost all of TISCO's loan portfolio consists of new-car hire-purchase loans. In contrast, the

Bank's NPL ratio was partly attributable to the NPL ratio of the auto hire-purchase business at 2.4% and partly to NPLs from commercial and corporate loans, which are adequately collateralized. When comparing only the auto hire-purchase segment, the Bank's NPL ratio was only slightly higher than that of TISCO.

As there were no further questions or comments, the Chairman requested that the Meeting proceed to consider and cast votes on the agenda item.

The Corporate Secretary then announced the voting results as follows:

Approved	393,189,133	votes,	equal to	99.9868 %
Disapproved	0	Vote,	equal to	0.0000 %
Abstained	51,800	votes,	equal to	0.0131 %

Resolution of the Meeting: The Meeting, by a majority of the votes of the shareholders attending the Meeting and entitled to vote, approved the financial statements for the year ended December 31, 2025, as proposed.

Agenda No. 3 To consider and approve the allocation of profit and the dividend payment for the year 2025

The Chairman informed the Meeting that Article 36(3) of the Bank's Articles of Association stipulates that the Annual General Meeting of Shareholders shall consider and allocate profits. Article 45 further provides that the Board of Directors may pay interim dividends periodically, once it appears to the Board of Directors that the Bank has recorded sufficient profits to support such payments. When interim dividends are paid, such payments must be acknowledged at the subsequent shareholders' meeting. In addition, Article 47 requires the Bank to allocate not less than 5% of its annual net profit, after deducting any accumulated losses (if any), to a legal reserve until such reserve reaches not less than 10% of the registered capital. Apart from this statutory reserve, the Board of Directors may propose the allocation of other reserves as deemed appropriate for the Bank's business operations.

The Bank has a registered capital of Baht 10,478,762,930 and has already allocated Baht 1,047,876,293 to the legal reserve, in compliance with the requirements stipulated in the Bank's Articles of Association. Accordingly, no further allocation of operating profit for the year 2025 is required for the legal reserve.

Furthermore, the Bank has a policy of paying dividends from its net profit as shown in the financial statements. Dividend payment must be approved by the shareholders' meeting. An interim dividend may also be paid upon approval by the Board of Directors if the Bank's profit is deemed sufficient, and such payment must be reported to the subsequent shareholders' meeting. In determining dividend payments, the Bank considers various factors, including its operating performance, long-term returns to shareholders, and its reserve level and capital adequacy in light of business plans, risks, and the pre- and post-impacts of the dividend payment. All dividend payments must also comply with applicable laws and notifications of the BOT.

For the year 2025, the Bank recorded net profit attributable to the Bank's shareholders of Baht 5,511,242,403 and Baht 5,912,913,389 in the separate and consolidated financial statements, respectively.

The Board of Directors considered the Bank’s operating performance, reserve level, and capital adequacy to support business plans, as well as the associated risks and the pre- and post-impacts of the proposed dividend payment. The Board of Directors also took into account the Bank’s ability to gradually enhance its reserve level and capital base, its future revenue-generation capability, business expansion plans, and long-term shareholder returns. Consequently, the Board of Directors was of the opinion that the shareholders’ meeting should consider and approve the payment of dividends for the year 2025 at the rate of Baht 5.70 per share, totaling Baht 4,744,908,077. This amount was calculated based on 834,810,579 shares (after deducting treasury shares and including 22,946,899 shares issued upon the exercise of KKP-W6 warrants on March 17, 2026). The proposed dividend represents a payout ratio of 86.10% of net profit based on the separate financial statements, or 80.25% based on the consolidated financial statements for the year 2025.

Previously, the Bank paid an interim dividend for the operating results of the first six months of 2025 to shareholders at the rate of Baht 1.50 per share, totaling Baht 1,238,703,645, on September 25, 2025, pursuant to the resolution of the Board of Directors’ Meeting No. 8/2568 dated August 28, 2025. Accordingly, if the Meeting approves the proposed dividend, shareholders will receive the remaining dividend of Baht 4.20 per share.

The Bank set April 30, 2026, as the record date for shareholders entitled to receive dividends, and the dividend payment will be made on May 21, 2026.

The dividend will be paid out of net profit, which is subject to 20% corporate income tax. Individual shareholders may claim a tax credit at the rate of 20/80 of the dividend received, in accordance with Section 47 bis of the Revenue Code.

The following table presents a comparison of dividend payments for the years 2024 and 2025:

Details	2024	2025
1. Net profit from the Bank’s consolidated financial statements ¹ (Baht)	5,030,748,570	5,912,913,389
2. Number of shares (Share)		
2.1 Shares eligible for an interim dividend	846,708,780	825,802,430
2.2 Shares eligible for an annual dividend	827,732,030	834,810,579 ²
3. Total dividend paid per share (Baht)	4.00	5.70
3.1 Interim dividend	1.25	1.50
3.2 Annual dividend	2.75	4.20
4. Total dividend paid (Baht)	3,334,649,058	4,744,908,077
5. Dividend payout ratio (%)	66.29	80.25

¹ Attributable to the Bank’s shareholders

² Number of shares after deducting treasury shares and including shares issued upon the exercise of 22,946,899 KKP-W6 warrants on March 17, 2026

The Chairman asked whether there were any questions or comments.

Mr. Chusak Jangisarakul, a shareholder, inquired whether shareholders who exercised their rights to purchase newly issued ordinary shares under the KKP-W6 warrants would also be entitled to receive dividends of Baht 4.20 per share, and whether the Bank would be required to pay dividends in excess of the amount announced on February 24, 2026.

The Chairman informed the Meeting that shareholders who exercised their rights under the KKP-W6 warrants would indeed be entitled to receive dividends of Baht 4.20 per share. The Chairman further clarified that the Bank would pay total dividends for the year 2025 in the aggregate amount of Baht 4,744,908,077.

As there were no further questions or comments, the Chairman requested that the Meeting proceed to consider and cast votes on the agenda item.

The Corporate Secretary then announced the voting results as follows:

Approved	393,239,233	votes,	equal to	99.9995 %
Disapproved	0	vote,	equal to	0.0000 %
Abstained	1,700	votes,	equal to	0.0004 %

Resolution of the Meeting: The Meeting acknowledged the interim dividend payment for the operating results of the first six months of 2025 at the rate of Baht 1.50 per share, which was paid on September 25, 2025, as reported, and, by a majority of the votes of the shareholders attending the Meeting and entitled to vote, approved the allocation of profits and the dividend payment for the year 2025 in accordance with the proposed details.

Agenda No. 4 To consider and elect directors to replace those who will retire by rotation

The Chairman invited Ms. Punnee Chaiyakul, Chairperson of the Nomination and Remuneration Committee, to explain to the Meeting the election of directors to replace those retiring by rotation.

During this agenda item, Mr. Suvit Mapaisansin, Professor Dr. Anya Khanthavit, Mrs. Patchanee Limapichat, and Mr. Aphinant Klewpatinond, who were directors retiring by rotation, left the Meeting.

Ms. Punnee Chaiyakul then proposed that the Meeting consider and elect directors to replace those retiring by rotation and informed the Meeting that Article 36(4) of the Bank's Articles of Association stipulates that the Annual General Meeting of Shareholders shall elect directors to replace those retiring by rotation. Furthermore, Article 18 of the Bank's Articles of Association provides that, at every annual ordinary shareholders' meeting, at least one-third of the directors shall retire from office. If the number of directors cannot be divided into three equal parts, the number of retiring directors shall be the closest number to one-third. The directors retiring in the first and second years following the Bank's registration may be selected by lot, while in subsequent years, the directors who have been in office for the longest period shall retire. Retiring directors may be re-elected. These provisions are in accordance with the Public Limited Companies Act, B.E. 2535 (1992) ("Public Limited Companies Act").

Ms. Punnee Chaiyakul further informed the Meeting that the Bank currently has twelve directors, and that four directors were due to retire by rotation at this Meeting, namely:

- | | | | |
|----|--------------------|--------------|------------------------|
| 1. | Mr. Suvit | Mapaisansin | Non-executive Director |
| 2. | Professor Dr. Anya | Khanthavit | Non-executive Director |
| 3. | Mrs. Patchanee | Limapichat | Non-executive Director |
| 4. | Mr. Aphinant | Klewpatinond | Executive Director |

The Bank had provided shareholders with the opportunity to nominate qualified persons for election as directors by announcing this opportunity through the SET and by publishing the nomination criteria and procedures on the Bank's website for a three-month period from September 1 to November 30, 2025. No shareholder submitted any nomination.

The Board of Directors, excluding directors with an interest in this matter, agreed with the recommendation of the Nomination and Remuneration Committee. The Committee thoroughly considered the qualifications beneficial to the Bank's operations, the composition of the Board in accordance with the Board Skills Matrix, and potential candidates listed in the director pool disclosed on the website of the Thai Institute of Directors Association (IOD). The Committee was of the opinion that Mr. Suvit Mapaisansin, Professor Dr. Anya Khanthavit, Mrs. Patchanee Limapichat, and Mr. Aphinant Klewpatinond—the four directors retiring by rotation—were fully qualified, did not possess any prohibited characteristics under applicable laws, and had the requisite knowledge, competencies, and experience relevant to the Group's operations. They have performed their duties with integrity and accountability and have made significant contributions to the Group during their tenure. Accordingly, the Committee recommended that the Meeting re-elect all four retiring directors for another term.

The BOT had already approved the re-election of the directors retiring by rotation who were proposed for another term. Brief profiles of the nominated persons were provided in Attachment 2 to the Notice of the Meeting, on pages 10-23.

The Chairman asked whether there were any questions or comments.

As there were no questions or comments, the Chairman requested that the Meeting proceed to consider and vote on the election of directors to replace those retiring by rotation on an individual basis.

The Corporate Secretary then announced the voting results, as follows:

- | | | | | | |
|----|-------------------------------|-------------|--------|----------|-----------|
| 1. | Mr. Suvit Mapaisansin | | | | |
| | Approved | 364,019,548 | votes, | equal to | 92.5690 % |
| | Disapproved | 29,213,583 | votes, | equal to | 7.4289 % |
| | Abstained | 7,802 | votes, | equal to | 0.0019 % |
| 2. | Professor Dr. Anya Khanthavit | | | | |
| | Approved | 364,572,629 | votes, | equal to | 92.7097 % |
| | Disapproved | 28,660,502 | votes, | equal to | 7.2882 % |
| | Abstained | 7,802 | votes, | equal to | 0.0019 % |

3.	Mrs. Patchanee Limapichat				
	Approved	388,307,629	votes,	equal to	98.7454 %
	Disapproved	4,925,502	votes,	equal to	1.2525 %
	Abstained	7,802	votes,	equal to	0.0019 %
4.	Mr. Aphinant Klewpatinond				
	Approved	391,042,329	votes,	equal to	99.4409 %
	Disapproved	2,190,802	votes,	equal to	0.5571 %
	Abstained	7,802	votes,	equal to	0.0019 %

Resolution of the Meeting: The Meeting, by a majority of the votes of the shareholders attending the Meeting and entitled to vote, approved the re-election of four directors retiring by rotation, namely: 1) Mr. Suvit Mapaisansin, 2) Professor Dr. Anya Khanthavit, 3) Mrs. Patchanee Limapichat, and 4) Mr. Aphinant Klewpatinond, to serve as directors of the Bank for another term, as proposed.

Agenda No. 5 To consider and approve the directors' remuneration

The Chairman proposed that the Meeting consider and approve the directors' remuneration and invited Ms. Punnee Chaiyakul, Chairperson of the Nomination and Remuneration Committee, to provide details on this agenda item.

Ms. Punnee Chaiyakul informed the Meeting that Article 16 of the Bank's Articles of Association stipulates that the pensions and remuneration of directors shall be determined in accordance with resolutions of the shareholders' meeting. Reference was made to the resolution of the 2025 Annual General Meeting of Shareholders, held on April 24, 2025, which approved the remuneration for directors who are not employees of the Bank or the Group companies for the year 2025 (excluding directors' bonuses) in an amount not exceeding Baht 27 million. Such remuneration comprised monthly retainers and meeting attendance fees. Other benefits—such as group life and health insurance, directors' and officers' liability insurance, and the provision of a company car—continue to be provided in accordance with the Bank's regulations.

With respect to directors' bonuses for the 2025 performance year, the Board of Directors would propose the matter to the Meeting for consideration and approval, ensuring alignment with the actual performance of the Board of Directors and the Bank's operating results.

In practice, the Bank paid directors' remuneration (excluding directors' bonuses) for the year 2025 in total amount of Baht 17,640,000, which did not exceed the Baht 27 million limit approved by the 2025 Annual General Meeting of Shareholders. Details of remuneration paid to each director are disclosed in the Bank's 2025 Form 56-1 One Report, page 182.

Ms. Punnee Chaiyakul further informed the Meeting that the Board of Directors proposed that the Meeting consider and approve the directors' bonuses for the 2025 performance year and the directors' remuneration for the year 2026, as proposed by the Nomination and Remuneration Committee. The Committee had thoroughly reviewed various factors, including the Bank's operating results, benchmarking of directors' remuneration against those of commercial banks of similar size and

structure, and overall business trends. The Committee also considered that the remuneration structure and its components should appropriately reflect the directors' knowledge, expertise, and contributions to the sustainable operations of the Bank and the Group.

Accordingly, the Board of Directors proposed that the Meeting approve the directors' bonuses for the 2025 performance year for ten directors who are not employees of the Bank or the Group companies, as follows:

1.	Mr. Supol	Wattanavekin	Chairman/Non-executive Director	Baht 2,840,000
2.	Mr. Chalee	Chantanayingyong	Independent Director	Baht 1,420,000
3.	Associate Professor Dr. Chayodom	Sabhasri	Independent Director	Baht 1,420,000
4.	Ms. Punnee	Chaiyakul	Independent Director	Baht 1,420,000
5.	Dr. Asoke	Wongcha-um	Independent Director	Baht 1,420,000
6.	Mr. Suvit	Mapaisansin	Non-executive Director	Baht 1,420,000
7.	Professor Dr. Anya	Khanthavit	Non-executive Director	Baht 1,420,000
8.	Mrs. Patchanee	Limapichat	Non-executive Director	Baht 1,420,000
9.	Mr. Banyong	Pongpanich ^{1,2}	Executive Director	Baht 2,840,000
10.	Ms. Thitinan	Wattanavekin ^{1,2}	Executive Director	Baht 1,420,000

Remarks: ¹ Mr. Banyong Pongpanich and Ms. Thitinan Wattanavekin are executive directors but are not employees of the Bank or the Group companies.

² Authorized Director and Executive Committee Member

The total bonuses proposed for directors who are not employees of the Bank or the Group companies amount to Baht 17,040,000. The proposed bonus per director represents a 27% increase from the previous year.

The Meeting was also requested to approve the remuneration for directors who are not employees of the Bank or the Group companies for the year 2026 (excluding directors' bonuses), in a total amount not exceeding Baht 27 million. Such remuneration shall consist of monthly retainers and meeting attendance fees at the same rates as in 2025, which remain appropriate and comparable to those of other commercial banks of similar size.

Details of directors' remuneration rates are set out in Attachment 4 to the Notice of the Meeting, pages 26-29, as proposed by the Nomination and Remuneration Committee and summarized below:

1. Monthly Remuneration for Directors
 - Chairman of the Board: Baht 150,000 per month
 - Directors: Baht 75,000 per month per director
2. Remuneration for Subcommittee Members (Audit Committee, Nomination and Remuneration Committee, Compliance and Governance Committee, Risk Oversight Committee, Executive Committee, and Human Resource Management Committee) — attendance fees per meeting attended:
 - Chairperson of the Audit Committee: Baht 75,000 per meeting
 - Chairperson of other subcommittees: Baht 60,000 per meeting
 - Committee members: Baht 40,000 per meeting per member

Executive directors who receive a monthly salary as employees of the Bank or the Group companies shall not receive monthly retainers, attendance fees, or bonuses in their capacity as directors of the Bank.

In the event that additional subcommittees are appointed, the Board of Directors may determine remuneration for their members, provided that the total remuneration does not exceed Baht 27 million, as approved by the Meeting.

The proposed remuneration rates shall remain in effect until otherwise resolved by a shareholders' meeting.

Other benefits—such as group life and health insurance, directors' and officers' liability insurance, and a company car—shall continue in accordance with the Bank's regulations, consistent with the previous year.

The Board of Directors will propose the directors' bonuses for the year 2026 to the 2027 Annual General Meeting of Shareholders for consideration and approval, ensuring alignment with both the actual performance of the Board of Directors and the Bank's operating results.

The Chairman informed the Meeting that the directors entitled to receive remuneration collectively held 53,796,929 KKP shares and were therefore deemed to have a special interest in this agenda item and, accordingly, were not entitled to vote.

The Chairman asked whether there were any questions or comments.

As there were no questions or comments, the Chairman requested the Meeting proceed to consider and vote on the agenda item.

The Corporate Secretary then announced the voting results as follows:

Approved	335,891,168	votes,	equal to	85.4161 %
Disapproved	3,549,734	votes,	equal to	0.9026 %
Abstained	3,102	votes,	equal to	0.0007 %
Not entitled to vote	53,796,929	votes,	equal to	13.6803 %

Resolution of the Meeting: The Meeting acknowledged the directors' remuneration for the year 2025 as reported and, by a vote of not less than two-thirds (2/3) of the total number of votes of shareholders attending the Meeting, approved the bonuses for the 2025 performance year for ten directors who are not employees of the Bank or the Group companies, in a total amount of Baht 17,040,000. The Meeting further approved the remuneration for directors who are not employees of the Bank or the Group companies for the year 2026 (excluding directors' bonuses), in a total amount not exceeding Baht 27 million. Such remuneration shall consist of monthly retainers and meeting attendance fees, as proposed, and shall remain effective until otherwise resolved by a shareholders' meeting. Other benefits—such as group life and health insurance, directors' and officers' liability insurance, and a company car—shall continue in accordance with the Bank's regulations, consistent with the previous year. In the event that additional subcommittees are appointed, the Board of Directors may determine remuneration for their members, provided that the total remuneration does not exceed Baht 27 million, as approved by the Meeting. The Board of Directors will propose the directors' bonuses for the

year 2026 to the 2027 Annual General Meeting of Shareholders for consideration and approval, ensuring alignment with both the actual performance of the Board of Directors and the Bank's operating results.

Agenda No. 6 **To consider and appoint auditors and fix their remuneration for the year 2026**

The Chairman proposed that the Meeting consider the appointment of auditors and the fixing of their remuneration for the year 2026 and invited Associate Professor Dr. Chayodom Sabhasri, Chairperson of the Audit Committee, to present details of this agenda item to the Meeting.

Associate Professor Dr. Chayodom Sabhasri informed the Meeting that reference was made to the Public Limited Companies Act and Articles 36(5) and 39 of the Bank's Articles of Association. Articles 36(5) stipulates that the Annual General Meeting of Shareholders shall annually appoint the account auditor, while Article 39 provides that the account auditor shall receive the remuneration as approved by the shareholders' meeting. In this regard, the Board of Directors, upon the recommendation of the Audit Committee of the Bank together with the Audit Committees within the Group (the "Group Audit Committee"), approved the proposal to submit to the Meeting the appointment of PwC as the Bank's auditor for the year 2026. The proposed auditors are as follows:

- | | | | |
|----|--------------|----------------|---|
| 1. | Ms. Sinsiri | Thangsombat | CPA License No. 7352 (signing the certified public accountant's report for the years 2022-2025) |
| 2. | Mr. Paiboon | Tunkoon | CPA License No. 4298 |
| 3. | Mr. Boonlert | Kamolchanokkul | CPA License No. 5339 |

This proposal was made on the grounds that: 1) the signing auditor and audit team possess excellent knowledge, understanding, experience, and expertise in auditing commercial banking and capital market businesses; and 2) the auditors are independent, competent, and capable of performing audits in accordance with international standards, and PwC has adequate resources to conduct the audit work.

One of the auditors listed above will conduct the audit and express an opinion on the Bank's financial statements. In the event that any of the proposed auditors are unable to perform their duties, PwC will nominate another certified public accountant from within PwC who possesses the requisite knowledge, understanding, experience, and expertise in auditing commercial banking and capital market businesses and who has been approved by both the Securities and Exchange Commission ("SEC") and the BOT.

The SEC and the BOT have already approved the three auditors named above. Profiles of the proposed auditors are presented in Attachment 5 to the Notice of the Meeting, pages 33-35.

Furthermore, the three proposed auditors and PwC have no relationship or transaction that may give rise to any conflict of interest with the Bank, its subsidiaries, management, major shareholders, or related parties.

With respect to auditors' remuneration for the year 2026, the Board of Directors agreed with the proposal of the Group Audit Committee to seek the Meeting's approval of the audit fee for the Bank in the amount of Baht 10,233,000.

The Group Audit Committee and the Board of Directors considered the proposed audit fee for the year 2026—amounting to Baht 10,233,000—to be appropriate due to an increase in non-recurring audit tasks related to the new auto finance system and the Internal Credit Rating Model. This represents a 6.12% increase from the previous year’s audit fee of Baht 9,643,000. Management was granted the discretion to incur any additional audit fees, as deemed appropriate.

In addition, the Bank paid fees for non-audit services to PwC during the past fiscal year in the amount of Baht 150,000, relating to consultancy services on ESG organizational development concepts. Furthermore, PwC was also appointed as the auditor of eleven subsidiaries of the Bank for the year 2026, with total audit fees for the subsidiaries amounting to Baht 7,880,000, representing a 4.37% decrease from the previous year. The decrease was attributable to a reduction in non-recurring additional audit fees related to the implementation of a new Enterprise Resource Planning (ERP) system.

Details of the proposed auditors’ remuneration are provided in Attachment 5 to the Notice of the Meeting, pages 30-32.

The Chairman then asked whether there were any questions or comments.

As there were no questions or comments, the Chairman requested that the Meeting proceed to consider and vote on the agenda item.

The Corporate Secretary then announced the voting results as follows:

Approved	390,233,329	votes,	equal to	99.2351 %
Disapproved	3,005,904	votes,	equal to	0.7643 %
Abstained	1,700	votes,	equal to	0.0004 %

Resolution of the Meeting: The Meeting, by a majority of the votes of the shareholders attending the Meeting and entitled to vote, approved the appointment of Ms. Sinsiri Thangsombat, CPA License No. 7352, or Mr. Paiboon Tunkoon, CPA License No. 4298, or Mr. Boonlert Kamolchanokkul, CPA License No. 5339, of PricewaterhouseCoopers ABAS Ltd., as the Bank’s auditors for the year 2026, and approved their remuneration for the year 2026 in the amount of Baht 10,233,000 as proposed. Management was granted discretion to incur any additional audit fees, as deemed appropriate. The Meeting also acknowledged the audit fees for the Bank’s subsidiaries for the year 2026 in total amount of Baht 7,880,000, as reported.

Agenda No. 7 Other Matters

The Chairman informed the Meeting that the Board of Directors had no other agenda items to propose for to the Meeting’s consideration. He then invited shareholders to express their opinions and ask questions regarding the business operations of the Bank and the Group.

1) Mr. Noppanan Chanpuang, a shareholder, raised the following questions:

- (1) whether the Bank would consider another share repurchase program in the next one to two years, and what criteria or factors the Board of Directors uses to determine the appropriate timing for a share repurchase; and
- (2) how much profit KKP DIME has generated for the Group, and whether its profitability is expected to grow in line with the targets set for the current year.

Mr. Aphinant Klewpatinond explained to the Meeting that the decision to implement a share repurchase program for the benefit of shareholders depends on the appropriateness of prevailing circumstances. The Board of Directors would consider various factors, in particular the adequacy of the Bank's capital and liquidity position. Accordingly, it could not be determined at present whether the Bank would undertake another share repurchase program within the next one to two years.

In the past, the Bank had implemented two share repurchase programs, as the market price of KKP shares at the time was below the Bank's book value, which reflected the Bank's fair value, and such share repurchases were expected to enhance returns to shareholders. However, at present, the market price of KKP shares has increased significantly and is now above the Bank's book value. As such, the Bank would no longer rely on the same rationale for a share repurchase. Should the Bank identify appropriate opportunities in the future and determine that a share repurchase would be beneficial to shareholders, the Bank would consider such a program based on the circumstances at that time.

With regard to KKP DIME, which was established in 2022, commenced operations in late 2023, and operated on a full-year basis in 2024, Mr. Aphinant Klewpatinond explained that KKP DIME's revenue has grown continuously. In 2024, KKP DIME recorded total revenue of Baht 234 million. In 2025, total revenue increased to Baht 802 million, with a net profit of Baht 284 million. In the first quarter of 2026, KKP DIME recorded total revenue of Baht 334 million, which was in line with revenue projections and consistent with the business plan set for KKP DIME.

2) Ms. Chanatip Wittayakul, a Shareholder Rights Protection Volunteer and proxy holder representing the Thai Investors Association, inquired whether, following the disciplinary action imposed by the SET on KKPS in respect of deficiencies in its program trading system in the previous year, the Group had implemented any policies to increase the budget or enhance system review measures to strengthen system security and prevent a recurrence of such issues.

Mr. Aphinant Klewpatinond clarified to the Meeting that KKPS had been subject to regulatory consideration by the SET in relation to the matter due to certain operational deficiencies, resulting from multiple contributing factors, including human error. However, when considering the size of the affected transactions, the impact was relatively insignificant compared with the overall transaction volume. Nevertheless, KKPS acknowledged the observations and recommendations of the SET and has continuously reviewed and enhanced its operational processes by strengthening internal review procedures and improving the clarity of communication with clients, in order to prevent a recurrence of similar incidents. Following the implementation of these measures, no similar incidents have been identified over the past approximately one-year period.

As there were no further questions or comments, the Chairman thanked shareholders for their continued support of the Bank's business and stated that the Board of Directors would continue to strive to further enhance the Bank's operations. He also thanked the shareholders for taking time to attend the Meeting and for providing valuable opinions, and thereafter declared the Meeting closed.

The Meeting adjourned at 11.54 a.m.

Signed	<u>.-Supol Wattanavekin-</u> (Mr. Supol Wattanavekin) Chairman of the Board of Directors	Chairman of the Meeting
Signed	<u>.-Pomtip Chuprakhun-</u> (Ms. Pomtip Chuprakhun)	Corporate Secretary
Signed	<u>.-Vararat Satayaraks-</u> (Mrs. Vararat Satayaraks)	Minutes Recorder