

[Translation]

## Notice of the 2026 Annual General Meeting of Shareholders

### Kiatnakin Phatra Bank Public Company Limited

Thursday, April 23, 2026, at 10:00 a.m.

via electronic means (e-AGM)

in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020)

and other related laws and regulations

[www.kkpfg.com](http://www.kkpfg.com)

**Kiatnakin Phatra Bank Public Company Limited**

209 KKP Tower, Sukhumvit 21 (Asoke)  
Khlong Toey Nua, Wattana, Bangkok 10110  
Tel. +662 165 5555

Registration No. 0107536000986

**ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)**

209 อาคารเคเคพี ทาวเวอร์ ถนนสุขุมวิท 21 (อโศก)  
แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพมหานคร 10110  
โทรศัพท์ +662 165 5555

ทะเบียนเลขที่ 0107536000986

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For further details, please contact

Corporate Secretariat Department

E-mail: [corporate\\_secretary@kkpfg.com](mailto:corporate_secretary@kkpfg.com)

Telephone: 0-2495-1021-22, 0-2495-1024

SorNorGor. 3/2569

March 18, 2026

Subject: Invitation to the 2026 Annual General Meeting of Shareholders

To: Shareholders of Kiatnakin Phatra Bank Public Company Limited

- Attachments:
1. 2025 Annual Registration Statement/Annual Report (Form 56-1 One Report) in QR Code format, or the document can be downloaded at <https://kkp.listedcompany.com/misc/one-report/kkp-one-report2025-en.pdf>
  2. Names and Profiles of Directors Who Will Retire by Rotation and Are Nominated for Re-election for Another Term
  3. The Bank's Definition of an Independent Director
  4. Information on Directors' Remuneration
  5. Names and Profiles of Auditors and Audit Fees for the Bank and Its Subsidiaries
  6. Names and Profiles of Independent Directors Proposed by the Bank to Serve as Proxies for Shareholders
  7. Guidelines for Registration, Proxies, and Documents or Evidence Required for Attending the Shareholders' Meeting, Voting, and Vote Counting
  8. Procedures for Attending the Shareholders' Meeting via Electronic Means
  9. The Bank's Articles of Association Relevant to the Shareholders' Meeting
  10. Proxy Form A, Proxy Form B (Recommended), and Proxy Form C (or the documents can be downloaded at <https://ir.kkpg.com/en/downloads/shareholders-meeting/proxy>)

The Board of Directors of Kiatnakin Phatra Bank Public Company Limited ("the Bank") would like to invite all shareholders to attend the 2026 Annual General Meeting of Shareholders, which will be held on Thursday, April 23, 2026, at 10:00 a.m. via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, to consider the following agendas:

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

**Purpose and Rationale:** 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 for the previous year.

**Opinion of the Board:** The shareholders' meeting should acknowledge the Bank's operating results for the year 2025, which will be presented at the meeting. The details are provided in the Bank's 2025 Annual Registration Statement/Annual Report (Form 56-1 One Report) ([Attachment 1](#)).

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

**Purpose and Rationale:** Article 36 (2) of the Bank's Articles of Association stipulates that the Annual General Meeting of Shareholders shall consider and approve the financial statements.

**Opinion of the Board:** The shareholders' meeting should approve the Bank's financial statements for the year ended December 31, 2025, which are presented in the Bank's 2025 Annual Registration Statement/Annual Report (Form 56-1 One Report) ([Attachment 1](#)). These financial statements have been audited by the Bank's auditor, PricewaterhouseCoopers ABAS Ltd., and reviewed by the Audit Committee. 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*

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

**Purpose and Rationale:** 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 can pay interim dividends periodically, once it appears to the Board of Directors that the Bank has recorded a profit sufficient to support such payment. When interim dividends are paid, the subsequent shareholders' meeting must acknowledge them. Additionally, Article 47 requires the Bank to allocate not less than 5% of the annual net profit, after deducting any accumulated loss (if any), to a reserve fund until the reserve reaches not less than 10% of the registered capital.

In addition to this statutory reserve, the Board of Directors may propose the allocation of other reserves as deemed appropriate for the Bank's business.

The Bank also has a policy to pay dividends from the net profit shown in its financial statements. The dividend payment must be approved by the shareholders' meeting. An interim dividend may also be paid upon approval of the Board of Directors if the Bank's profit is deemed sufficient, and such payment shall be reported at the next shareholders' meeting. When determining the dividend payment, the Bank must consider the following factors: the Bank's performance, long-term return to shareholders, and the Bank's reserve and capital adequacy level to encompass any business plans, risks, and pre- and post-impacts of such a given dividend payment. Also, such dividend payments shall be in line with the governing laws and notifications of the Bank of Thailand ("BOT").

**Opinion of the Board:**

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

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 for 2025, respectively. The Board of Directors is of the opinion that the shareholders' meeting should consider and approve the payment of a dividend for the year 2025 to shareholders at the rate of Baht 5.70 per share, totaling Baht 4,648,531,101 (calculated based on the number of shares outstanding after deducting the repurchased shares, totaling 811,863,680 shares as of February 24, 2026). This represents 84.35% of the net profit from the separate financial statements or 78.62% of the net profit from the consolidated financial statements for the year 2025.

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. Therefore, if the proposed dividend is approved at this shareholders' meeting, shareholders will receive the remaining dividend of Baht 4.20 per share. The Bank set the record date for shareholders entitled to receive the dividend on April 30, 2026, and the dividend payment will be made on May 21, 2026.

In proposing the dividend at the above-mentioned rate, the Bank considered its operating performance, reserve levels, and capital adequacy to support business plans, as well as the risks and the pre- and post-impact of the proposed dividend payment. The Bank also took into account its ability to gradually increase its reserve levels and capital funds, future revenue-generating capability, business expansion, and long-term shareholder returns. This proposal is consistent with the Bank's dividend payment policy.

The dividend will be paid from 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 table below presents a comparison of dividend payouts for 2024 and 2025.

Details	2024	2025
1. Net profit from the Bank's consolidated financial statements <sup>(1)</sup> (Baht)	5,030,748,570	5,912,913,389
2. No. of shares (Share)		
2.1 Number of shares eligible for an interim dividend	846,708,780	825,802,430
2.2 Number of shares eligible for an annual dividend	827,732,030	811,863,680 <sup>(2)</sup>
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	4,648,531,101
5. Dividend payout ratio (%)	66.29	78.62

<sup>(1)</sup> *Attributable to the Bank's shareholders*

<sup>(2)</sup> *Number of shares after deducting repurchased shares as of February 24, 2026*

#### **Agenda No. 4**

**To consider and elect directors to replace those who will retire by rotation**

#### **Purpose and Rationale:**

Article 36 (4) of the Bank's Articles of Association stipulates that the Annual General Meeting of Shareholders shall elect the directors replacing those retired by rotation, whereas Article 18 of the Bank's Articles of Association states that at every annual ordinary shareholders' meeting, there will be at least one-third of the said rate of the directors to be retired from the positions. If the number of directors cannot be divided into three equal parts, a number of directors closest to one-third will retire from their posts. The directors, who shall retire from the posts in the first and the second years after the Bank's registration, can be chosen by lot. As for the year after that, the directors, who have been in the office for the longest period of time, are to retire from their posts. Retired directors may be re-elected to be in office. These provisions comply with the Public Limited Company Act, B.E. 2535 (1992).

#### **Opinion of the Board:**

The Bank currently has twelve directors. At the 2026 Annual General Meeting of Shareholders, four directors will retire by rotation:

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 provided shareholders with the right to nominate qualified persons for election as directors at the 2026 Annual General Meeting of Shareholders by announcing this opportunity through the Stock Exchange of Thailand (“SET”). The Bank also published the nomination criteria and procedures on its website for a three-month period from September 1 to November 30, 2025. No shareholder submitted a 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 evaluated qualifications beneficial to the Bank’s operations, the board composition in accordance to the board skills matrix, and potential candidates listed in the director pool disclosed on the Thai Institute of Directors Association’s website. The Committee is of the opinion that Mr. Suvit Mapaisansin, Professor Dr. Anya Khanthavit, Mrs. Patchanee Limapichat, and Mr. Aphinant Klewpatinond—the four directors retiring by rotation—are fully qualified and do not possess any prohibited characteristics under applicable laws. They have the knowledge, competencies, and experience relevant to the operations of Kiatnakin Phatra Financial Group (“the Group”); have performed their duties with integrity and accountability; and have made significant contributions to the Group throughout their tenure. Therefore, the shareholders’ meeting should re-elect all four retiring directors for another term.

The BOT has already approved the re-election of the directors retiring by rotation who are proposed for another term.

(Profiles of directors who will retire by rotation and are nominated for re-election for another term and the Bank’s definition of an independent director are shown in [Attachment 2](#) and [Attachment 3](#), respectively.)

**Agenda No. 5**

**To consider and approve the directors’ remuneration**

**Purpose and Rationale:**

Article 16 of the Bank’s Articles of Association stipulates that pensions and remuneration shall be awarded to directors depending on the resolution of the shareholders’ meeting.

**Opinion of the Board:**

The shareholders’ meeting should approve the directors’ remuneration as proposed by the Nomination and Remuneration Committee, which has thoroughly considered several factors, including the Bank’s operating results, a comparison of directors’ remuneration at other

commercial banks of similar size and structure, and overall business trends. The Committee also considered that the remuneration structure and component levels should appropriately reflect the directors' knowledge and expertise, which contribute to the Bank and the Group's sustainable business operations. Accordingly, the Board of Directors proposes that the shareholders' meeting approve the bonus for performance in 2025 for ten directors who are not employees of the Bank or Group companies, in the amount of Baht 17,040,000. The proposed bonus per director represents a 27% increase from the previous year.

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

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 proposed for approval by the shareholders' meeting. The above remuneration rates shall remain in effect until resolved otherwise 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 prior year.

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

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

(Information on directors' remuneration is shown in [Attachment 4](#).)

**Agenda No. 6**

To consider and appoint auditors and fix their remuneration for the year 2026

**Purpose and Rationale:**

Article 36 (5) of the Bank's Articles of Association stipulates that the Annual General Meeting of Shareholders shall annually appoint the account auditor, and Article 39 states that the account auditor will receive the remuneration as stipulated by the shareholders' meeting.

**Opinion of the Board:**

The shareholders' meeting should approve the appointment of auditors from PricewaterhouseCoopers ABAS Ltd. as the Bank's auditors for the year 2026, as recommended

by the Bank's Audit Committee together with other Audit Committees within the Group. The proposed auditors are Ms. Sinsiri Thangsombat, CPA License No. 7352, Mr. Paiboon Tunkoon, CPA License No. 4298, and Mr. Boonlert Kamolchanokkul, CPA License No. 5339. The shareholders' meeting should also approve the auditors' remuneration for the year 2026 in the amount of Baht 10,233,000, representing an increase of 6.12% from the previous year's remuneration of Baht 9,643,000. Other audit-related fees that may arise will be at the discretion of management, as deemed appropriate.

The proposed auditors are independent, possess internationally recognized auditing expertise, and have extensive experience in auditing commercial banks and capital market businesses. They have also received approval from both the Securities and Exchange Commission ("SEC") and the BOT.

(Attachment 5 contains the names and profiles of auditors, as well as the audit fees for the Bank and its subsidiaries.)

#### Agenda No. 7

#### Other matters (if any)

As the Bank had provided an opportunity for shareholders to propose agenda items for the 2026 Annual General Meeting of Shareholders in advance, from September 1 to November 30, 2025, no agenda items were proposed to the Bank during that period.

The Bank has fixed March 10, 2026 as the record date for determining the shareholders entitled to attend the 2026 Annual General Meeting of Shareholders. All shareholders are invited to attend the meeting and cast their votes electronically on the specified date and time. To ensure a smooth and efficient registration process for attending the shareholders' meeting via electronic means, please review the details provided in the guidelines for registration, proxies, and the documents or evidence required for attending the shareholders' meeting, voting, and vote counting (Attachment 7), as well as the procedures for attending the shareholders' meeting via electronic means (Attachment 8).

If any shareholder is unable to attend the meeting, you may appoint another person, who is not an independent director, as your proxy to attend the meeting on your behalf by completing and signing the Proxy Form (Attachment 10). Please also review the procedures for attending the shareholders' meeting via electronic means (Attachment 8).

If a shareholder wishes to appoint one of the Bank's independent directors (Attachment 6) as his or her proxy to attend the meeting and vote, the shareholder may submit the request form for attending the meeting via electronic means, or complete the Proxy Form with fixed and specific authorization details (Proxy Form B — Recommended) (Attachment 10). Please send the completed proxy form together with the required supporting documents to the Bank in advance so that they reach the Bank prior to the meeting date. The documents should be sent by registered mail to:

Corporate Secretariat Department  
Kiatnakin Phatra Bank Public Company Limited  
No. 209, KKP Tower A, 21<sup>st</sup> Floor  
Sukhumvit 21 (Asoke) Road, Khlong Toey Nua Subdistrict  
Wattana District, Bangkok 10110

The Bank would like to inform shareholders that you may access the Notice of the 2026 Annual General Meeting of Shareholders and other supporting documents by scanning the QR Code or via the Bank's website (<https://www.kkpfpg.com>) from March 25, 2026, onwards. If any shareholder has any inquiries or questions regarding the meeting agendas, you may submit them in advance to the Bank via e-mail at [corporate\\_secretary@kkpfpg.com](mailto:corporate_secretary@kkpfpg.com) or by sending them to the Bank's mailing address.

QR Code for accessing the Notice of the 2026 Annual General Meeting of Shareholders  
and the supporting documents



Yours faithfully,



(Mr. Supol Wattanavekin)

Chairman of the Board of Directors

Remark: The Group recognizes the importance of personal data protection. We therefore would like to inform you that you can learn more about how we collect, use, and/or disclose your personal data, as well as your rights under the Personal Data Protection Law, in our latest Privacy Notice published on our website at [www.kkpfpg.com/dataprotection](http://www.kkpfpg.com/dataprotection) or by scanning the QR Code shown below. In addition, if you have appointed a proxy to attend the meeting on your behalf, please inform such person of the Group's Privacy Notice.

QR Code for accessing the Privacy Notice



Corporate Secretariat Department

E-mail: [corporate\\_secretary@kkpfpg.com](mailto:corporate_secretary@kkpfpg.com)

Telephone: 0-2495-1021-22, 0-2495-1024

**For consideration of Agenda No. 4: To consider and elect directors to replace those who will retire by rotation**

Names and profiles of directors who will retire by rotation and are nominated for re-election for another term (1)

Name-surname:	Mr. Suvit Mapaisansin							
Type of director:	Non-executive Director							
Present position:	Non-executive Director Nomination and Remuneration Committee Member Compliance and Governance Committee Member							
Age:	67 years							
Nationality:	Thai							
Education:	<ul style="list-style-type: none"> <li>- Master of Business Administration (Finance &amp; International Business) Sasin Graduate Institute of Business Administration of Chulalongkorn University</li> <li>- Bachelor of Economics Chulalongkorn University</li> </ul>							
Knowledge, skills, and experience:	Possesses expertise and experience in economics, organizational management, and corporate governance, complemented by extensive knowledge and practical experience in the capital markets, securities brokerage, and investment businesses.							
Director training programs:	<p><b><u>Thai Institute of Directors Association (IOD)</u></b></p> <ul style="list-style-type: none"> <li>- Director's Briefing 2/2024: Leading with Urgency: Climate Action for Boards, arranged by The Thai Institute of Directors Association and the SET</li> <li>- Director's Briefing 1/2018: "Start Less, Finish More: Building Strategic Agility with Objectives and Key Results."</li> <li>- Corporate Governance for Capital Market Intermediaries (CGI 5/2015)</li> <li>- Audit Committee Program (ACP 37/2011)</li> <li>- Director Certification Program (DCP 12/2001)</li> </ul> <p><b><u>Other Institutions</u></b></p> <ul style="list-style-type: none"> <li>- Cyber Resilience Leadership Workshop "Mission in Action" (2019), arranged by the BOT</li> <li>- Cyber Resilience Leadership (2017), arranged by the BOT</li> </ul>							
Date of appointment as director:	September 12, 2012							
Years as director:	13 years and 7 months							
KKP shareholding: (as of February 28, 2026)	1,179,406 shares, equaling 0.14% of the total shares with voting rights <i>(Including the shareholding of spouse and minor children)</i>							
Positions held in other listed companies:	None							
Positions held in non-listed companies:	<p><b><u>3 entities</u></b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">2018 - present</td> <td style="width: 30%;">Director</td> <td style="width: 40%;">Alpha Absolute Company Limited</td> </tr> <tr> <td>2010 - present</td> <td>Director</td> <td>KKP Capital Public Company Limited</td> </tr> </table>		2018 - present	Director	Alpha Absolute Company Limited	2010 - present	Director	KKP Capital Public Company Limited
2018 - present	Director	Alpha Absolute Company Limited						
2010 - present	Director	KKP Capital Public Company Limited						

Positions held in non-listed companies (continued):	2003 - present	Director	Kiatnakin Phatra Securities Public Company Limited
Positions held in a competing business or related business that may cause conflict of interest:	None		
Working experiences:	2015 - 2024	Independent Director Member of the Audit Committee Member of the Corporate Governance and Ethics Committee Member of the Nomination and Remuneration Committee	GMM Grammy Public Company Limited
	2015 - 2019	Director	Techcare International Company Limited
	2009 - 2019	Director	RPIC Pte. Ltd.
	2008 - 2019	Director	Ruamphon Phatra International Corp.
	2017 - 2018	Chairman of the Audit Committee	Phatra Securities Public Company Limited
	2012 - 2017	Member of the Audit Committee	Phatra Securities Public Company Limited
	2011 - 2017	Independent Director	Golden Lime Public Company Limited
	2011 - 2017	Member of the Audit Committee	Golden Lime Public Company Limited
	2012 - 2016	Member of the Executive Committee	Kiatnakin Bank Public Company Limited
	2012 - 2015	Chairman of the Board of Directors	Phatra Asset Management Company Limited
	2012 - 2015	Chairman of the Board of Directors	KK Trade Securities Company Limited
	2011 - 2012	Chairman of the Audit Committee	Krung Thai Card Public Company Limited
	2010 - 2012	Executive Director	Phatra Capital Public Company Limited

<b>Working experiences (continued):</b>	<table> <tr> <td data-bbox="528 255 746 360">2009 - 2012</td> <td data-bbox="746 255 1114 360">Independent Director</td> <td data-bbox="1114 255 1559 360">Krung Thai Card Public Company Limited</td> </tr> <tr> <td data-bbox="528 360 746 465">2009 - 2012</td> <td data-bbox="746 360 1114 465">Executive Director</td> <td data-bbox="1114 360 1559 465">Phatra Securities Public Company Limited</td> </tr> <tr> <td data-bbox="528 465 746 568">2003 - 2009</td> <td data-bbox="746 465 1114 568">Chief Executive Officer</td> <td data-bbox="1114 465 1559 568">Phatra Securities Public Company Limited</td> </tr> </table>	2009 - 2012	Independent Director	Krung Thai Card Public Company Limited	2009 - 2012	Executive Director	Phatra Securities Public Company Limited	2003 - 2009	Chief Executive Officer	Phatra Securities Public Company Limited
2009 - 2012	Independent Director	Krung Thai Card Public Company Limited								
2009 - 2012	Executive Director	Phatra Securities Public Company Limited								
2003 - 2009	Chief Executive Officer	Phatra Securities Public Company Limited								
<b>Attendance at 2025 meetings:</b>	<table> <tr> <td data-bbox="528 568 1134 618">Board of Directors' meetings</td> <td data-bbox="1134 568 1559 618">11 out of 11</td> </tr> <tr> <td data-bbox="528 618 1134 667">Nomination and Remuneration Committee's meetings</td> <td data-bbox="1134 618 1559 667">6 out of 6</td> </tr> <tr> <td data-bbox="528 667 1134 716">Compliance and Governance Committee's meetings</td> <td data-bbox="1134 667 1559 716">6 out of 6</td> </tr> <tr> <td data-bbox="528 716 1134 792">2025 Annual General Meeting of Shareholders</td> <td data-bbox="1134 716 1559 792">1 out of 1</td> </tr> </table>	Board of Directors' meetings	11 out of 11	Nomination and Remuneration Committee's meetings	6 out of 6	Compliance and Governance Committee's meetings	6 out of 6	2025 Annual General Meeting of Shareholders	1 out of 1	
Board of Directors' meetings	11 out of 11									
Nomination and Remuneration Committee's meetings	6 out of 6									
Compliance and Governance Committee's meetings	6 out of 6									
2025 Annual General Meeting of Shareholders	1 out of 1									
<b>Director nomination criteria:</b>	<p>The Board of Directors, excluding the directors who have an interest in this matter, considered the recommendation of the Nomination and Remuneration Committee and agreed that Mr. Suvit Mapaisansin is fully qualified and suitable for the banking business without prohibited characteristics for appointment as a director of a financial institution in accordance with applicable laws, and has been granted approval from the B O T . Therefore, the Board of Directors considered it appropriate to propose that the shareholders' meeting re-elect Mr. Suvit Mapaisansin, who is retiring by rotation, to serve as a director of the Bank for another term.</p>									

## Names and profiles of directors who will retire by rotation and are nominated for re-election for another term (2)

Name-surname:	Professor Dr. Anya Khanthavit	
Type of director:	Non-executive Director	
Present position:	Non-executive Director Risk Oversight Committee Member	
Age:	63 years	
Nationality:	Thai	
Education:	<ul style="list-style-type: none"> <li>- Ph.D., International Business and Finance New York University, U.S.A.</li> <li>- M.Phil. (Alpha Gamma Sigma), International Business and Finance New York University, U.S.A.</li> <li>- M.Sc. Transportation Management (Honors) State University of New York Maritime College, U.S.A.</li> <li>- Bachelor of Accounting Thammasat University</li> </ul>	
Knowledge, skills, and experience:	<p>Possesses expertise and experience in accounting, international business and finance, integrated risk management, financial engineering, and corporate governance, along with extensive knowledge and professional experience as a professor of finance and banking in the Department of Finance, Faculty of Commerce and Accountancy, Thammasat University.</p>	
Director training programs:	<p><b><u>Thai Institute of Directors Association (IOD)</u></b></p> <ul style="list-style-type: none"> <li>- Hot Issue for Directors Topic “Empowering Boards: Enhancing Governance, Standards, and Financial Insights” No. 4 (2024), arranged by the Thai Institute of Directors Association and the SET</li> <li>- Director’s Briefing 6/2023: Sustainability Trends in Business Across Industries</li> <li>- Refreshment Training Program (RFP 9/2023): Good Practices in Reporting and Disclosing Information for Directors and Executives</li> <li>- Hot Issue for Directors Topic “What Directors Need to Know about Digital Assets?” (2022)</li> <li>- Ethical Leadership Program (ELP 22/2021)</li> <li>- Leading Your Business through Uncertainties (2020)</li> <li>- IT Governance and Cyber Resilience Program (ITG 10/2019)</li> <li>- Audit Committee Forum: Strategic Audit Committee: Beyond Figure and Compliance (2019)</li> <li>- Strategic Board Master Class (SBM 5/2018)</li> <li>- Advance Audit Committee Program (AACP 19/2015)</li> <li>- Director Certification Program (DCP 99/2008)</li> </ul>	

<p>Director training programs (continued):</p>	<p><b><u>Other Institutions</u></b></p> <ul style="list-style-type: none"> <li>- PwC Thailand Seminar: Integrating ESG into Internal Audit (2025), arranged by PricewaterhouseCoopers ABAS Limited</li> <li>- Seminar: "Legacy &amp; Future: 50 Years of Thai Capital Market" (2025), arranged by the SET</li> <li>- Cybersecurity Awareness Training Program (2025), arranged by the Tobacco Authority of Thailand</li> <li>- The Responsible Investment Forum: New York (2025), arranged by PEI Group</li> <li>- Special Event 1/2024: Sustainability-related Financial Disclosures, arranged by the SEC, the SET, the Thai Institute of Directors Association, and the Asian Development Bank</li> <li>- In-house Training "AI Governance" 2024, arranged by Electricity Generating Public Company Limited</li> <li>- Capital Market Cyber Leader 2024: Trust, Resiliency, Sustainability, arranged by the SEC</li> <li>- Board's Oversight and the Role of CEOs in Driving ESG (2024), arranged by the University of Oxford and the Institute of Research and Development for Public Enterprises</li> <li>- Sustainability Reporting and ESG (2024), arranged by PricewaterhouseCoopers ABAS Limited</li> <li>- Accounting Policy: New Developments Regarding Financial Reporting (2024), arranged by the Tobacco Authority of Thailand</li> <li>- Base Erosion and Profit Sharing (Pillar 2) (2023), arranged by KPMG Phoomchai Holdings Company Limited</li> <li>- Virtual Power Purchase Agreement (VPPA) (2023), arranged by the Electricity Generating Authority of Thailand</li> <li>- EGCO Group Forum 2022: Carbon Neutral Pathway, arranged by Electricity Generating Public Company Limited</li> <li>- BOT Digital Finance Conference 2022, arranged by the BOT</li> <li>- EGCO Executives ESG Training Session, arranged by Electricity Generating Public Company Limited</li> <li>- Policy Forum on "Future Financial Landscape: Repositioning Thailand Toward A Sustainable Digital Economy" (2022), arranged by the BOT and the Puey Ungphakorn Institute for Economic Research</li> <li>- Guest Speaker on the Topic "CSR and ESG Risk According to the UNDP and ISO 26000 Framework", arranged by Thailand Science Research and Innovation</li> <li>- Meeting with the Audit Committee of Thai Listed Companies 2021, arranged by the SEC</li> <li>- Cyber Resilience Leadership: Herd Immunity (2021), arranged by the BOT, the SEC, and Office of Insurance Commission</li> </ul>
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<p>Director training programs (continued)</p>	<ul style="list-style-type: none"> <li>- Bangkok Sustainable Banking Forum 2019: An Industry Wake-up Call, arranged by the BOT</li> <li>- Cyber Resilience Leadership Workshop “Mission in Action” (2019), arranged by the BOT</li> <li>- Study trip for the development and planning of energy in Germany, the Kingdom of Spain, and the French Republic (2018), arranged by the Electricity Generating Authority of Thailand</li> <li>- Guest Speaker on the Topic “Value Creation and Enhancement for Listed Companies with the New COSO 2017 Enterprise Risk Management (ERM)”, arranged by the Faculty of Commerce and Accountancy, Thammasat University, and the SET</li> <li>- Capital Market Academy Leader Program (CMA 23/2016), arranged by the Capital Market Academy</li> </ul>																		
<p>Date of appointment as director:</p>	<p>April 24, 2017</p>																		
<p>Years as director:</p>	<p>9 years</p>																		
<p>KKP shareholding: (as of February 28, 2026)</p>	<p>20,000 shares, representing 0.00% of the total shares with voting rights <i>(Including the shareholding of spouse and minor children)</i></p>																		
<p>Positions held in other listed companies:</p>	<p><u>1 entity</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">2019 - present</td> <td style="width: 40%;">Chairman of the Risk Oversight Committee</td> <td style="width: 40%;">Electricity Generating Public Company Limited</td> </tr> <tr> <td>2017 - present</td> <td>Independent Director Member of Audit Committee</td> <td>Electricity Generating Public Company Limited</td> </tr> </table>	2019 - present	Chairman of the Risk Oversight Committee	Electricity Generating Public Company Limited	2017 - present	Independent Director Member of Audit Committee	Electricity Generating Public Company Limited												
2019 - present	Chairman of the Risk Oversight Committee	Electricity Generating Public Company Limited																	
2017 - present	Independent Director Member of Audit Committee	Electricity Generating Public Company Limited																	
<p>Positions held in non-listed companies:</p>	<p><u>6 entities</u></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">Apr. 2025 - present</td> <td style="width: 40%;">Director</td> <td style="width: 40%;">Thailand Clearing House Company Limited</td> </tr> <tr> <td>2021 - present</td> <td>Honorary Member of the University Council</td> <td>Burapha University</td> </tr> <tr> <td>2017 - present</td> <td>Member of the Appeal Committee</td> <td>Thailand Futures Exchange Public Company Limited</td> </tr> <tr> <td>2015 - present</td> <td>Member of the Thailand Quality Award Committee</td> <td>Thailand Quality Award</td> </tr> <tr> <td>2001 - present</td> <td>Professor of Finance and Banking</td> <td>Thammasat University</td> </tr> <tr> <td>2001 - present</td> <td>Director</td> <td>The Professor Sangyian Indaravijaya Foundation</td> </tr> </table>	Apr. 2025 - present	Director	Thailand Clearing House Company Limited	2021 - present	Honorary Member of the University Council	Burapha University	2017 - present	Member of the Appeal Committee	Thailand Futures Exchange Public Company Limited	2015 - present	Member of the Thailand Quality Award Committee	Thailand Quality Award	2001 - present	Professor of Finance and Banking	Thammasat University	2001 - present	Director	The Professor Sangyian Indaravijaya Foundation
Apr. 2025 - present	Director	Thailand Clearing House Company Limited																	
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2015 - present	Member of the Thailand Quality Award Committee	Thailand Quality Award																	
2001 - present	Professor of Finance and Banking	Thammasat University																	
2001 - present	Director	The Professor Sangyian Indaravijaya Foundation																	
<p>Positions held in a competing business or related business that may cause a conflict of interest:</p>	<p>None</p>																		

Working experiences:	2018 - 2025	Director	Tobacco Authority of Thailand
	2018 - 2025	Chairman of the Audit Committee	Tobacco Authority of Thailand
	2018 - 2025	Member of the Risk Oversight Committee	Tobacco Authority of Thailand
	2012 - 2024	Member of the Public Service Subsidiary Board	Ministry of Finance
	2020 - 2024	Expert Committee Member	Thailand Science Research and Innovation
	2002 - 2021	Member of the Performance Assessment Committee for State Enterprises	Ministry of Finance
	2008 - 2020	Member of the Risk Management Sub-Committee	The SET
	2012 - 2019	Member of the Risk Management Committee	Kiatnakin Bank Public Company Limited
	2014 - 2018	Director	Thailand Tobacco Monopoly, Ministry of Finance
	2012 - 2018	Member of the Public Debt Policy Management Committee	Ministry of Finance
	2016 - 2017	Member of the Sub-Committee on the Monitoring of Co-operative Financial Problems	Office of the National and Anti-Corruption Commission
	2014 - 2017	Director	Government Pharmaceutical Organization
	2012 - 2017	Risk Management Advisor	Kiatnakin Bank Public Company Limited
	1999 - 2017	Academic Consultants and Arbitrators to Settle Disputes from Trading Transactions Bond	Thai Bond Market Association
	2010 - 2012	Director	Kiatnakin Bank Public Company Limited

Working experiences (continued):	2008 - 2012	Director	Phatra Capital Public Company Limited
	2003 - 2012	Director	Phatra Securities Public Company Limited
	2003 - 2012	Advisor	Phatra Securities Public Company Limited
	2009 - 2011	Member of the Appeals Committee	The SET
	2003 - 2011	Advisor	MFC Asset Management Public Company Limited
	2003 - 2010	Member of the Sub-committee on Enterprise Performance Implementation	Ministry of Finance
	2007 - 2009	Advisor	Thai Credit Guarantee Corporation
	2004 - 2009	Advisor	Government Pension Fund
	2007 - 2008	Director	Thailand Post Company Limited
	2004 - 2008	Director	Thailand Futures Exchange Public Company Limited
	1993 - 2008	Advisor	KGI Securities (Thailand) Public Company Limited
	2004 - 2007	Advisor	Department of Insurance, Ministry of Commerce
	2003 - 2007	Advisor	Office of the Agricultural Futures Trading Commission
	2002 - 2007	Director and Advisor	Thailand Securities Institute, The SET
	1994 - 2007	Advisor for the Development and Monitoring of the Surveillance System and Research	The SET
	2004 - 2006	Advisor (Financial Institution Policy Group)	The BOT
2003 - 2006	Member of the Review Committee on Corporate Mergers and Acquisitions	The SEC	

Working experiences (continued):	2003 - 2005            Advisor  1998 - 2005            Advisor	Agricultural Futures Exchange of Thailand  Thailand Securities Depository Company Limited
Attendance at 2025 meetings:	Board of Directors' meetings Risk Oversight Committee's meetings 2025 Annual General Meeting of Shareholders	11 out of 11 11 out of 11 1 out of 1
Director nomination criteria:	<p>The Board of Directors, excluding the directors who have an interest in this matter, considered the recommendation of the Nomination and Remuneration Committee and agreed that Professor Dr. Anya Khanthavit is fully qualified and suitable for the banking business without prohibited characteristics for appointment as a director of a financial institution in accordance with applicable laws, and has been granted approval from the BOT. Therefore, the Board of Directors considered it appropriate to propose that the shareholders' meeting re-elect Professor Dr. Anya Khanthavit, who is retiring by rotation, to serve as a director of the Bank for another term.</p>	

## Names and profiles of directors who will retire by rotation and are nominated for re-election for another term (3)

Name-surname:	Mrs. Patchanee Limapichat	
Type of director:	Non-executive Director	
Present position:	Non-executive Director Compliance and Governance Committee Member	
Age:	63 years	
Nationality:	Thai	
Education:	<ul style="list-style-type: none"> <li>- Master of Business Administration California State University at Sacramento, U.S.A.</li> <li>- Bachelor of Political Science Chulalongkorn University</li> </ul>	
Knowledge, skills, and experience:	Possesses expertise and experience in management, strategic planning, and corporate governance, together with in-depth knowledge and professional experience in institutional securities operations, capital markets, securities brokerage, investment businesses, and commercial banking.	
Director training programs:	<p><b><u>Thai Institute of Directors Association (IOD)</u></b></p> <ul style="list-style-type: none"> <li>- Director's Briefing 6/2025: Implementing AI Solutions and Managing AI Risks in Organizations</li> <li>- Director's Briefing 4/2025: ESG Risks Mitigation: What Directors Must Know - Before Risks Turn into Turning Points for the Organization, arranged by the Thai Institute of Directors Association and the SET</li> <li>- Director's Briefing 1/2025: Top 10 Sustainability Trends to Watch in 2025</li> <li>- Director's Briefing 1/2025: Future Economy 2025: Powered by Technology</li> <li>- Director's Briefing 6/2023: Sustainability Trends in Business Across Industries</li> <li>- Director's Briefing 4/2023: Building a Cyber-Resilient Board: Strategies for Effective Cybersecurity Oversight</li> <li>- Corporate Governance for Capital Market Intermediaries (CGI 7/2015)</li> <li>- Director Accreditation Program (DAP 36/2005)</li> </ul> <p><b><u>Other Institutions</u></b></p> <ul style="list-style-type: none"> <li>- Special Event 1/2024: Sustainability-related Financial Disclosures, arranged by the SEC, the SET, the Thai Institute of Directors Association, and the Asian Development Bank</li> <li>- The Role of Technology in Electronic Trading Global Perspectives (2023), arranged by Krungthep Turakij</li> </ul>	

Director training programs (continued):	<ul style="list-style-type: none"> <li>- Thailand Investment Conference 2023, arranged by Kiatnakin Phatra Securities Public Company Limited</li> <li>- BOT Digital Finance Conference 2022, arranged by the BOT</li> <li>- Cyber Resilience Leadership: Herd Immunity (2021), arranged by the BOT, the SEC, and Office of Insurance Commission</li> </ul>		
Date of appointment as director:	August 7, 2020		
Years as director:	5 years and 8 months		
KKP shareholding: (as of February 28, 2026)	None <i>(Including the shareholding of spouse and minor children)</i>		
Positions held in other listed companies:	None		
Positions held in non-listed companies	<u>3 entities</u> 2021 - present     Director                                     Alpha Absolute Company Limited 2010 - present     Director                                     KKP Capital Public Company Limited 2004 - present     Director                                     Kiatnakin Phatra Securities Public Company Limited		
Positions held in a competing business or related business that may cause conflict of interest:	None		
Working experiences:	2020 - 2021	Advisor to Kiatnakin Phatra Financial Group	Kiatnakin Phatra Securities Public Company Limited
	2016 - 2020	Member of the Executive Committee	Kiatnakin Phatra Bank Public Company Limited
	2016 - 2019	President	Phatra Securities Public Company Limited
	2004 - 2016	Managing Director Head of Equity & Derivatives Markets Group	Phatra Securities Public Company Limited
	2002 - 2004	Executive Vice President Head of Equity Sales Department	Phatra Securities Public Company Limited
	1997 - 2002	Director Head of Equity Sales Department	Phatra Securities Public Company Limited

Attendance at 2025 meetings:	<table> <tr> <td data-bbox="528 217 1145 264">Board of Directors' meetings</td> <td data-bbox="1145 217 1557 264">11 out of 11</td> </tr> <tr> <td data-bbox="528 264 1145 311">Compliance and Governance Committee's meetings</td> <td data-bbox="1145 264 1557 311">6 out of 6</td> </tr> <tr> <td data-bbox="528 311 1145 367">2025 Annual General Meeting of Shareholders</td> <td data-bbox="1145 311 1557 367">1 out of 1</td> </tr> </table>	Board of Directors' meetings	11 out of 11	Compliance and Governance Committee's meetings	6 out of 6	2025 Annual General Meeting of Shareholders	1 out of 1
Board of Directors' meetings	11 out of 11						
Compliance and Governance Committee's meetings	6 out of 6						
2025 Annual General Meeting of Shareholders	1 out of 1						
Director nomination criteria:	<p>The Board of Directors, excluding the directors who have an interest in this matter, considered the recommendation of the Nomination and Remuneration Committee and agreed that Mrs. Patchanee Limapichat is fully qualified and suitable for the banking business without prohibited characteristics for appointment as a director of a financial institution in accordance with applicable laws, and has been granted approval from the BOT. Therefore, the Board of Directors considered it appropriate to propose that the shareholders' meeting re-elect Mrs. Patchanee Limapichat, who is retiring by rotation, to serve as a director of the Bank for another term.</p>						

## Names and profiles of directors who will retire by rotation and are nominated for re-election for another term (4)

Name-surname:	Mr. Aphinant Klewpatinond	
Type of director:	Executive Director	
Present position:	Director (Authorized Director) Chief Executive Officer Executive Committee Member Risk Oversight Committee Member	
Age:	56 years	
Nationality:	Thai	
Education:	- Master of Science (Finance) University of Maryland at College Park, U.S.A. - Master of Business Administration (Finance) University of Maryland at College Park, U.S.A. - Bachelor of Accounting Chulalongkorn University	
Knowledge, skills, and experience:	Possesses extensive expertise and experience in strategic planning, finance, accounting, corporate governance, and risk management, coupled with deep knowledge, capabilities, and professional experience in the financial markets, capital markets, and commercial banking.	
Director training programs:	<b><u>Thai Institute of Directors Association (IOD)</u></b> - Corporate Governance for Capital Market Intermediaries (CGI 15/2016) - Director Accreditation Program (DAP 82/2010) <b><u>Other Institutions</u></b> - CEO CLUB 2018: Start Less Finish More: Building Agility and Engagement with Objective And Key Results (OKRs), arranged by the SET - Capital Market Academy Leader Program (CMA 10/2010), arranged by the Capital Market Academy	
Date of appointment as director:	September 12, 2012	
Years as director:	13 years and 7 months	
KKP shareholding: (as of February 28, 2026)	1,250,000 shares, equaling 0.15% of the total shares with voting rights <i>(Including the shareholding of spouse and minor children)</i>	
Positions held in other listed companies	None	
Positions held in non-listed companies	<b><u>6 entities</u></b> 2024 - present      Chairman of the Board of      KKP Tower Company Limited Directors	

Positions held in non-listed companies (continued):	2021 - present	Chairman of the Board of Directors	KKP Dime Securities Company Limited
	2021 - present	Chairman of the Audit Committee	KKP Dime Securities Company Limited
	2019 - present	Director	Chino Italian Company Limited
	2016 - present	Chief Executive Officer	KKP Capital Public Company Limited
	2010 - present	Director	KKP Capital Public Company Limited
	2016 - present	Chief Executive Officer	Kiatnakin Phatra Securities Public Company Limited
	2010 - present	Director	Kiatnakin Phatra Securities Public Company Limited
	2015 - present	Chairman of the Board of Directors	Kiatnakin Phatra Asset Management Company Limited
	2015 - present	Chairman of the Audit Committee	Kiatnakin Phatra Asset Management Company Limited
	2012 - present	Director	Kiatnakin Phatra Asset Management Company Limited
Positions held in a competing business or related business that may cause conflict of interest:	None		
Working experiences:	2021 - 2024	Acting Head of Commercial Lending Group	Kiatnakin Phatra Bank Public Company Limited
	2018 - 2024	Director	KKP Tower Company Limited
	2009 - 2019	Director	RPIC Pte. Ltd.
	2012 - 2019	Member of the Risk Management Committee	Kiatnakin Bank Public Company Limited
	2012 - 2018	President	Kiatnakin Bank Public Company Limited
	2014 - 2018	Director	The Thai Bankers' Association
	2015 - 2017	Director	Thai Listed Companies Association
	2013 - 2016	Chairman of Commercial Banking Business	Kiatnakin Bank Public Company Limited
	2015 - 2016	Chairman of the Board of Directors	KK Trade Securities Company Limited

<b>Working experiences (continued):</b>	2012 - 2015	Director	KK Trade Securities Company Limited
	2012 - 2015	Director	Phatra Asset Management Company Limited
	2012 - 2013	Chairman of Capital Market Business	Kiatnakin Bank Public Company Limited
	2011 - 2013	Independent Director	Sriracha Construction Public Company Limited
	2011 - 2013	Member of the Audit Committee	Sriracha Construction Public Company Limited
	2010 - 2012	Chief Executive Officer	Phatra Capital Public Company Limited
	2009 - 2012	Chief Executive Officer	Phatra Securities Public Company Limited
	2007 - 2009	Managing Director Head of Investment Banking Department	Phatra Securities Public Company Limited
<b>Attendance at 2025 meetings:</b>	Board of Directors' meetings		11 out of 11
	Executive Committee's meetings		15 out of 15
	Risk Oversight Committee's meetings		10 out of 11
	2025 Annual General Meeting of Shareholders		1 out of 1
<b>Director nomination criteria:</b>	<p>The Board of Directors, excluding the directors who have an interest in this matter, considered the recommendation of the Nomination and Remuneration Committee and agreed that Mr. Aphinant Klewpatinond is fully qualified and suitable for the banking business without prohibited characteristics for appointment as a director of a financial institution in accordance with applicable laws, and has been granted approval from the BOT. Therefore, the Board of Directors considered it appropriate to propose that the shareholders' meeting re-elect Mr. Aphinant Klewpatinond, who is retiring by rotation, to serve as a director of the Bank for another term.</p>		

### The Bank's Definition of an Independent Director

The Bank has laid down qualification requirements for independent directors as follows:

- (1) Hold not more than 0.5% of total shares with voting rights of the Bank, its parent company, its subsidiary, its affiliate, a major shareholder, or a controlling person, inclusive of the shares held by related persons;
- (2) Not be or have previously been a non-independent director, as well as a manager, an employee, a staff member, or an advisor, or a controlling person of the Bank, its parent company, its subsidiary, its affiliate, or its subsidiary at the same level, or a major shareholder or controlling person, unless the termination of being in such a position had occurred at least two years before the appointment as the Bank's independent director. Such prohibited characteristics shall not include the case where the independent director used to be a government official or advisor of a government unit that is a major shareholder or controlling person of the Bank;
- (3) Not be a person related by blood or registration under laws in the form of fatherhood, motherhood, spouse, brothers, sisters, and children, including spouses of children, of other directors, executives, a major shareholder, a controlling person, or a person who will be nominated to take up the position of director, executive, or controlling person of the Bank or its subsidiary;
- (4) Have no current or previous business relationship with the Bank, its parent company, its subsidiary, its affiliate, a major shareholder or controlling person in the manner which may interfere with his or her independent discretion, and not be or have previously been a significant shareholder or controlling person of any person having a business relationship with the Bank, its parent company, its subsidiary, its affiliate, a major shareholder or controlling person unless the termination of being in such position had occurred at least two years before the appointment as the Bank's independent director.

Such business relationships include normal business transactions, rental or lease of immovable property transactions, asset or service transactions, giving or taking of financial assistance by borrowing or lending money, suretyship, providing assets as collateral, and any other similar actions that result in the Bank or its counterparty being subject to indebtedness payable to the other party in the amount of 3% or more of the net tangible assets of the company or Baht 20 million or more, whichever is lower. In this regard, the calculation of such indebtedness shall be in accordance with the method of calculating the value of related party transactions under the notification of the Capital Market Supervisory Board Re: Rules on Execution of Related Party Transactions. The consideration of such indebtedness shall include the indebtedness incurred during the period of one year to the date of establishing the business relationship with the related person;

- (5) Not be or have previously been an auditor of the Bank, its parent company, its subsidiary, its affiliate, a major shareholder or controlling person, a significant shareholder, controlling person, or partner of the audit office, which is the auditor of the Bank, its parent company, its subsidiary, its affiliate, a major shareholder or controlling person,

unless the termination of being in such a position had occurred at least two years before the appointment as the Bank's independent director;

- (6) Not be or have previously been any professional service provider, including a legal advisor or financial advisor, who receives more than Baht 2 million annually from the Bank, its parent company, its subsidiary, its affiliate, a major shareholder or controlling person, and not be a significant shareholder, controlling person, or partner of the professional service provider unless the termination of being in such a position had occurred at least two years before the appointment as the Bank's independent director;
- (7) Not be a director appointed as a representative of the Bank's directors, a major shareholder, or a shareholder who is related to the Bank's major shareholder;
- (8) Not undertake any business in the same nature and in competition with the business of the Bank and its subsidiary; not be a significant partner in a partnership or have benefits related to the Bank that may affect his or her independent decisions, or be an executive director, employee, staff member, or advisor who receives a salary or holds more than 1% of the total shares with voting rights in another company that has the same nature of business and is in competition with the business of the Bank or its subsidiaries;
- (9) Not be an independent director who holds positions in the Bank, its parent company, its subsidiary, its affiliate, or its subsidiary at the same level for more than nine years. In addition, for an independent director who has held the position for less than nine years, if he or she has been discharged from the position of independent director for less than two years and, while over that period, he or she has not been appointed as a director, manager, person with management authority, advisor, or staff member of the Bank, its parent company, its subsidiary, its affiliate, or its subsidiary at the same level, he or she may be re-appointed as an independent director, but the period during which he or she serves as an independent director must all be counted.

For an independent director who has held the position for nine years and wishes to be re-appointed as an independent director, he or she must have been discharged from the position of director, manager, person with management authority, advisor, or staff member of the Bank, its parent company, its subsidiary, its affiliate, or its subsidiary at the same level at least two years before the day the appointment request is submitted; and

- (10) Have no characteristics that may affect the giving of independent opinions, decisions, or votes on the Bank's operations.

The Bank's definition of independent director, as mentioned above, is stricter than the minimum requirements of the SEC.

**For consideration of Agenda No. 5: To consider and approve the directors' remuneration**

Reference is made to Article 16 of the Bank's Articles of Association, which stipulates that pensions and remuneration shall be awarded to directors in accordance with the resolution of the shareholders' meeting. In line with the resolution of the 2025 Annual General Meeting of Shareholders, held on April 24, 2025, the remuneration for directors who are not employees of the Bank or the Group companies for the year 2025 (excluding directors' bonuses), was approved in a total amount not exceeding Baht 27 million. Such remuneration consists of 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—shall continue in accordance with the Bank's regulations. With respect to directors' bonuses for the performance year 2025, the Board of Directors will propose the matter to the 2026 Annual General Meeting of Shareholders 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 all directors' remuneration (excluding directors' bonuses) for the year 2025 in the 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.

Regarding the directors' bonuses for the performance year 2025, the Board of Directors, at its Meeting No. 2/2569 held on February 24, 2026, thoroughly considered the matter and agreed that the shareholders' meeting should approve the directors' bonuses as proposed by the Nomination and Remuneration Committee.

The Nomination and Remuneration Committee has thoroughly reviewed various factors, including the Bank's operating results, benchmarking of directors' remuneration at other 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 and expertise, which contribute to the sustainable business operations of the Bank and the Group. Accordingly, the Board of Directors proposes to the 2026 Annual General Meeting of Shareholders that the directors' bonuses for the performance year 2025 be approved 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.	Assoc.Prof. 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.	Prof. 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 <sup>1,2</sup>	Executive Director	Baht 2,840,000
10.	Ms. Thitinan	Wattanavekin <sup>1,2</sup>	Executive Director	Baht 1,420,000

Remarks:<sup>1</sup> Mr. Banyong Pongpanich and Ms. Thitinan Wattanavekin are executive directors; however, they are not employees of the Bank or the Group companies.

<sup>2</sup> 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 Board of Directors is of the opinion that the bonus amount proposed for the Chairperson of the Executive Committee—equal to that for the Chairman of the Board of Directors—is appropriate, as the Chairperson of the Executive Committee plays an important role in defining the Bank’s and the Group’s overall direction and strategic goals, as well as supervising and supporting management to successfully operate business as planned.

The table compares the bonuses of directors.

2024	2025 (Proposed)
<p>The directors’ bonuses for the year 2024, in the total amount of Baht 13,100,000, were paid to ten directors who were not employees of the Bank or the Group companies, as follows:</p> <ul style="list-style-type: none"> <li>- Baht 2,240,000 per person for the Chairman of the Board of Directors and the Chairperson of the Executive Committee</li> <li>- Seven directors at Baht 1,120,000 per person</li> <li>- Dr. Asoke Wongcha-um at Baht 780,000</li> </ul>	<p>The directors’ bonuses for the performance year 2025, in the total amount of Baht 17,040,000, are proposed to be paid to ten directors who are not employees of the Bank or the Group companies, as follows:</p> <ul style="list-style-type: none"> <li>- Baht 2,840,000 per person for the Chairman of the Board of Directors and the Chairperson of the Executive Committee</li> <li>- Eight directors at Baht 1,420,000 per person</li> </ul>

The shareholders’ meeting should also 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 consists of monthly retainers and meeting attendance fees at the same rates as the previous year, which remain appropriate and comparable to those of other commercial banks of similar size, as per the significant details proposed by the Nomination and Remuneration Committee below:

1. Remuneration for Directors, set on a monthly basis:

- 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 remuneration, 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 proposed for approval by the shareholders' meeting.

The above remuneration rates shall remain in effect until resolved otherwise 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 prior year.

The table below presents a comparison of directors' remuneration.

Component of Remuneration	2025		2026 (Proposed)	
	Monthly Remuneration (Baht)	Attendance Fee (Baht/Attendance)	Monthly Remuneration (Baht)	Attendance Fee (Baht/Attendance)
1) <u>Board of Directors</u>				
- Chairman	150,000	-	150,000	-
- Director	75,000	-	75,000	-
2) <u>Remuneration for Subcommittee Members</u> (Audit Committee, Nomination and Remuneration Committee, Compliance and Governance Committee, Risk Oversight Committee, Executive Committee, and Human Resource Management Committee)				
- Chairperson of the Audit Committee	-	75,000	-	75,000
- Chairperson of other subcommittees	-	60,000	-	60,000
- Committee members	-	40,000	-	40,000
3) <u>Directors' Bonus</u>	The Board of Directors will propose the directors' bonuses for the year 2025 to the 2026 Annual General Meeting of Shareholders for consideration and approval.		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.	

The Board of Directors is of the opinion that the remuneration proposed for the Chairman of the Board of Directors—set at a higher rate than that for other directors—is appropriate, as the Chairman plays a significant role in supporting the performance of the Board for the utmost benefit of the Bank and its shareholders.

The Board also opines that the higher proposed attendance fee for the Chairperson of the Audit Committee is appropriate because the Chairperson has a significant role in ensuring that the Bank and the Group companies maintain accurate and sufficient financial reporting, as well as robust and effective internal control systems. The volume

and complexity of the Bank's and the Group companies' transactions continue to increase and are subject to stricter rules and regulations. In addition, the Chairperson of the Audit Committee does not serve on any other subcommittees of the Bank, ensuring independence in performing his duties.

The directors' bonuses for the year 2026 will be proposed 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.

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

Reference is made to the Public Limited Companies Act; Article 36 (5) of the Bank's Articles of Association, which specifies that the Annual General Meeting of Shareholders shall annually appoint the account auditor; and Article 39, which states that the account auditor will receive the remuneration as stipulated by the shareholders' meeting.

At the Board of Directors' Meeting No. 2/2569, held on February 24, 2026, the Board approved the proposal of the Audit Committee of the Bank, together with the Audit Committees within the Group ("Group Audit Committee"), to propose to the Annual General Meeting of Shareholders the appointment of auditors from PricewaterhouseCoopers ABAS Ltd. ("PwC") as the auditors of the Bank for the year 2026. The proposed auditors are as follows:

<u>Name</u>	<u>Certified Public Accountant Registration Number</u>	<u>No. of Years Auditing the Bank</u>
Ms. Sinsiri Thangsombat	7352	4 (Signed the auditor's report for 2022-2025)
Mr. Paiboon Tunkoon	4298	- (Has never signed the auditor's report)
Mr. Boonlert Kamolchanokkul	5339	- (Has never signed the auditor's report)

Summary of the main reasons for the nomination:

- The signing auditor and audit team possess excellent knowledge, understanding, experience, and expertise in auditing commercial banking and capital market businesses.
- The auditors are independent, competent, and skilled in performing audits in accordance with international standards, and PwC has adequate resources to carry out the audit work.

One of the auditors listed above will conduct the audit and express an opinion on the Bank's financial statements. If any of these auditors is unable to perform the duty, PwC will nominate another certified public accountant within PwC who possesses the necessary knowledge, understanding, experience, and expertise in auditing commercial banking and capital market businesses, and who has been approved by both the SEC and the BOT.

All proposed auditors have been approved by the SEC and the BOT.

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

For the auditor's remuneration for the year 2026, the Board of Directors agreed with the proposal of the Group Audit Committee to propose to the General Meeting of Shareholders the approval of the audit fee for the Bank at Baht 10,233,000.

(Unit: Baht)

Auditor's Remuneration for the Bank	Proposed Fee 2026	Proposed Fee 2025	Change vs. 2025
Audit Fee	10,233,000	9,643,000	590,000
Non-audit Fee	-	-	-

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

Moreover, PwC serves as the auditor for eleven subsidiaries of the Bank, as follows:

(Unit: Baht)

Audit Fees for Subsidiaries	2026	2025	Change vs. 2025
1. KKP Capital Public Company Limited	700,000	700,000	-
2. Kiatnakin Phatra Securities Public Company Limited	2,937,000	3,247,000	-310,000
3. Kiatnakin Phatra Asset Management Company Limited	623,000	648,000	-25,000
4. KKP Dime Securities Company Limited	1,059,000	1,084,000	-25,000
5. KKP Tower Company Limited	663,000	663,000	-
6. Asia Recovery 1 Fund	149,000	149,000	-
7. Asia Recovery 2 Fund	149,000	149,000	-
8. Asia Recovery 3 Fund	255,000	255,000	-
9. Thai Restructuring Fund	307,000	307,000	-
10. Bangkok Capital Fund	572,000	572,000	-
11. Gamma Capital Fund	466,000	466,000	-
<b>Total</b>	<b>7,880,000</b>	<b>8,240,000</b>	<b>-360,000</b>

In the previous accounting year, the Bank and its subsidiaries paid a total audit fee of Baht 16,693,000 to PwC.

Additionally, the Bank paid non-audit fees totaling Baht 150,000 for ESG consulting services during the previous accounting year. The Audit Committee reviewed and concluded that the engagement of PwC for such services did not create any conflict of interest that would cause the auditor to lack of independence or objectivity in performing the audit work.

## Names and profiles of auditors (1)

Name-surname	Ms. Sinsiri Thangsombat	
Business status	Assurance Leader and Assurance Partner	
Education	<ul style="list-style-type: none"> <li>• Master of Business Administration, Thammasat University</li> <li>• Bachelor of Accounting (First Class Honors) English Program, Thammasat University</li> </ul>	
Professional member	<ul style="list-style-type: none"> <li>• Certified Public Accountant in Thailand and Lao PDR</li> <li>• Authorized Auditor of the SEC</li> <li>• Member of the Federation of Accounting Professions of Thailand (FAP)</li> <li>• Member of the Lao Chamber of Professional Accountants and Auditors (LCPAA)</li> </ul>	
Relevant experience and expertise	<ul style="list-style-type: none"> <li>• Extensive experience in auditing financial institutions, specializing in treasury and derivative products.</li> <li>• Extensive experience in providing audit and business advisory services to a wide range of local and multinational clients.</li> <li>• Provide technical advice on accounting issues within the context of International Financial Reporting Standards (IFRS 9, IAS 32, and IFRS 7), particularly on financial instruments and derivatives, to financial institutions both local and overseas.</li> <li>• Instruct both in-house and public seminars on foreign exchange accounting, accounting for financial instruments, financial derivatives, treasury risks and controls, recent developments in financial reporting standards, etc.</li> <li>• PwC's representative to work closely with the IFRS team from the BOT and the Thai Bankers' Association (via IFRS Club) on the adoption of IFRS in the Thai banking and capital markets environment.</li> <li>• Previously a member of the Subcommittee for Monitoring the Development of IFRS, the Federation of Accounting Professions under the Royal Patronage of His Majesty the King.</li> </ul>	

## Names and profiles of auditors (2)

Name-surname	Mr. Paiboon Tunkoon	
Business status	Assurance Partner	
Education	<ul style="list-style-type: none"> <li>• Master of Business Administration, Chulalongkorn University</li> <li>• Bachelor of Accounting, Thammasat University</li> </ul>	
Professional member	<ul style="list-style-type: none"> <li>• Certified Public Accountant in Thailand, Lao PDR, and Cambodia</li> <li>• Authorized Auditor of the SEC</li> <li>• Member of the Federation of Accounting Professions of Thailand (FAP)</li> <li>• Member of the Lao Institute of Certified Public Accountants (LICPA)</li> <li>• Member of the Kampuchea Institute of Certified Public Accountants and Auditors (KICPAA)</li> </ul>	
Relevant experience and expertise	<ul style="list-style-type: none"> <li>• Extensive experience in auditing financial services and insurance companies.</li> <li>• Extensive experience in providing audit and business advisory services to a wide range of local and multinational clients.</li> <li>• Provide technical advice on accounting issues within the context of International Financial Reporting Standards (IFRS 17) to insurance companies and financial institutions, both local and overseas.</li> </ul>	

## Names and profiles of auditors (3)

<b>Name-surname</b>	Mr. Boonlert Kamolchanokkul	
<b>Business status</b>	Assurance Partner and Chief Risk Officer	
<b>Education</b>	<ul style="list-style-type: none"> <li>• Master of Business Administration, Heriot-Watt University, U.K.</li> <li>• Bachelor of Arts (First Class Honors) Accounting and Finance, De Montfort University, U.K.</li> <li>• Advanced Diploma in Accounting, Association of Chartered Certified Accountants (ACCA), U.K</li> <li>• Diploma in Higher Accounting, London Chamber of Commerce, U.K.</li> <li>• Diploma in Accounting, Association of Accounting Technicians (AAT), U.K.</li> <li>• Certified Internal Auditor, Institute of Internal Auditors (IIA), U.S.</li> </ul>	
<b>Professional member</b>	<ul style="list-style-type: none"> <li>• Certified Public Accountant in Thailand and Australia</li> <li>• Authorized Auditor of the SEC</li> <li>• Member of the Federation of Accounting Professions of Thailand (FAP)</li> <li>• Association of Chartered Certified Accountants (ACCA), U.K.</li> <li>• Association of Accounting Technicians (AAT), U.K.</li> <li>• Institute of Internal Auditors (IIA), U.S.</li> </ul>	
<b>Relevant experience and expertise</b>	<ul style="list-style-type: none"> <li>• Extensive experience in auditing and providing technical advisory services, specializing in the financial services industry. His main areas of technical advice on accounting issues are within the context of Thai and International Financial Reporting Standards, particularly on financial instruments for banks and other financial institutions.</li> <li>• Previously a leader of the risk management and quality function for all offices in Laos, Cambodia, Malaysia, Thailand, and Vietnam, responsible for the oversight of proper application and implementation of audit and ethical standards, compliance with policies and procedures of our risk management policies, and quality control procedures.</li> <li>• Previously a member of the Management Board and Assurance Management Team and the Office Managing Partner of PwC Cambodia during 2012 - 2016.</li> </ul>	

## Names and profiles of independent directors proposed by the Bank to serve as proxies for shareholders (1)

Name-surname:	Associate Professor Dr. Chayodom Sabhasri	
Present position:	Independent Director Chairperson of the Audit Committee	
Age:	62 years	
Nationality:	Thai	
Education:	<ul style="list-style-type: none"> <li>- Ph.D. in Economics (Major in International Economics and Minor in Econometrics and Mathematical Economics) University of Wisconsin-Madison, U.S.A.</li> <li>- M.Sc. in Economics (Major in International Economics) The London School of Economics and Political Science, University of London, UK</li> <li>- Diploma in Economics The London School of Economics and Political Science, University of London, UK</li> <li>- Bachelor in Economics (2<sup>nd</sup> Class Honors) Chulalongkorn University</li> </ul>	
Director training programs:	<p><b><u>Thai Institute of Directors Association (IOD)</u></b></p> <ul style="list-style-type: none"> <li>- Audit Committee Forum 2025: A New Era for Audit Committees: Adapting to Emerging Risks and Evolving Competencies</li> <li>- ID Forum 2025: Role of Independent Directors in Overseas Expansion &amp; International Markets</li> <li>- Hot Issue for Directors Topic "Empowering Boards: Enhancing Governance, Standards, and Financial Insights" No. 4 (2024), arranged by the Thai Institute of Directors Association and the SET</li> <li>- Ethical Leadership Program (ELP 23/2021)</li> <li>- Advanced Audit Committee Program (AACP 33/2019)</li> <li>- Board Nomination and Compensation Program (BNCP 7/2019)</li> <li>- Director Certification Program (DCP 271/2019)</li> <li>- Director Accreditation Program (DAP 155/2018)</li> </ul> <p><b><u>Other Institutions</u></b></p> <ul style="list-style-type: none"> <li>- The 2<sup>nd</sup> Talk of the BRIDGES Nobel Laureate Series by Professor Eric S. Maskin, a Nobel Laureate from Harvard University, and the Discussion on "Why Globalization Has Failed to Reduce Inequality" (2024), arranged by Chulalongkorn University</li> <li>- The Cullinan: The Making of the Digital Board (2022), arranged by the Digital Economy Promotion Agency, the Thailand Management Association, and the Ministry of Digital Economy and Society</li> <li>- The Executive Program in Energy Literacy for a Sustainable Future (Class of 14/2019), arranged by the Thailand Energy Academy</li> </ul>	

Director training programs (continued):	<ul style="list-style-type: none"> <li>- National Defence Course (Class 57/2014), arranged by the National Defense College, National Defense Academy</li> <li>- Capital Market Academy Leader Program (CMA 17/2014), arranged by the Capital Market Academy</li> </ul>																													
Date of appointment as director:	April 22, 2021																													
Years as director:	5 years																													
KKP shareholding: (As of February 28, 2026)	None <i>(Includes the shareholding of spouse and minor children)</i>																													
Positions held in other listed companies:	None																													
Positions held in non-listed companies:	<p><u>7 entities</u></p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">2025 - present</td> <td style="width: 50%;">Independent Director</td> <td style="width: 30%;">SCCP Reit Company Limited</td> </tr> <tr> <td>2025 - present</td> <td>Advisor to the Committee on Economic, Monetary and Fiscal Affairs</td> <td>Senate</td> </tr> <tr> <td>2024 - present</td> <td>Faculty Member, Faculty of Economics (Half Time)</td> <td>Chulalongkorn University</td> </tr> <tr> <td>2024 - present</td> <td>Member of Sub-Committee for Monetary Affairs</td> <td>Senate</td> </tr> <tr> <td>2024 - present</td> <td>Advisor to Sub-Committee for Fiscal Affairs</td> <td>Senate</td> </tr> <tr> <td>2024 - present</td> <td>Committee on Legal Reform for Ease of Doing Business</td> <td>Strategic Transformation Office</td> </tr> <tr> <td>2024 - present</td> <td>Member of Sub-Committee for Competition and Pricing</td> <td>Office of the National Broadcasting and Telecommunications Commission</td> </tr> <tr> <td>2017 - present</td> <td>Evaluation Committee</td> <td>Thai Health Promotion Foundation</td> </tr> <tr> <td>1999 - present</td> <td>Director</td> <td>Meyer Industries Limited</td> </tr> </table>			2025 - present	Independent Director	SCCP Reit Company Limited	2025 - present	Advisor to the Committee on Economic, Monetary and Fiscal Affairs	Senate	2024 - present	Faculty Member, Faculty of Economics (Half Time)	Chulalongkorn University	2024 - present	Member of Sub-Committee for Monetary Affairs	Senate	2024 - present	Advisor to Sub-Committee for Fiscal Affairs	Senate	2024 - present	Committee on Legal Reform for Ease of Doing Business	Strategic Transformation Office	2024 - present	Member of Sub-Committee for Competition and Pricing	Office of the National Broadcasting and Telecommunications Commission	2017 - present	Evaluation Committee	Thai Health Promotion Foundation	1999 - present	Director	Meyer Industries Limited
2025 - present	Independent Director	SCCP Reit Company Limited																												
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2017 - present	Evaluation Committee	Thai Health Promotion Foundation																												
1999 - present	Director	Meyer Industries Limited																												
Positions held in a competing business or related business that may cause a conflict of interest:	None																													
Working experiences:	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">2018 - Jul. 2025</td> <td style="width: 50%;">Honorary Committee, Member of the Public Debt Management Policy, and Supervision Committee</td> <td style="width: 30%;">Ministry of Finance</td> </tr> </table>			2018 - Jul. 2025	Honorary Committee, Member of the Public Debt Management Policy, and Supervision Committee	Ministry of Finance																								
2018 - Jul. 2025	Honorary Committee, Member of the Public Debt Management Policy, and Supervision Committee	Ministry of Finance																												

Working experiences (continued):	1994 - 2024	Faculty Member, Faculty of Economics	Chulalongkorn University
	2020 - 2024	Expert Members on the Board National Urban Planning Policy	Ministry of Interior
	2020 - 2024	Sub-Committee on the Implementation of the Act, Private Higher Education Institution 2003	Higher Education Commission, Ministry of Higher Education, Science, Research and Innovation
	2020 - 2024	Sub-Committee of the Risk Oversight Committee	The SEC
	2019 - 2024	Academic Committee on Economic and Monetary Affairs	Senate
	2016 - 2024	Member of Chulalongkorn University Council	Chulalongkorn University
	2023 - Apr. 2024	Chairperson of the Nomination and Remuneration Committee	Kiatnakin Phatra Bank Public Company Limited
	2023 - Apr. 2024	Member of the Audit Committee	Kiatnakin Phatra Bank Public Company Limited
	2022 - 2023	Member of the Nomination and Remuneration Committee	Kiatnakin Phatra Bank Public Company Limited
	2023 - 2024	Member of the Enterprise Risk Management Committee	PTT Public Company Limited
	2023 - 2024	Member of the Corporate Governance and Sustainability Committee	PTT Public Company Limited
	2021 - 2024	Independent Director	PTT Public Company Limited
	2021 - 2023	Member of the Audit Committee	PTT Public Company Limited
	2018 - 2021	Independent Director	PTT Oil and Retail Business Public Company Limited
	2018 - 2021	Chairperson of the Nomination and Remuneration Committee	PTT Oil and Retail Business Public Company Limited
	2018 - 2021	Member of the Audit Committee	PTT Oil and Retail Business Public Company Limited
	2019 - 2020	Sub-Performance Agreement Committee (Sub-PAC for SFIs)	State Enterprise Policy Office, Ministry of Finance

Working experiences (continued):	2015 - 2020	Investment Sub-committee, Government Pension Fund	Ministry of Finance
	2018 - 2019	Head of the Working Group for Review of Laws, Regulatory Guillotine Unit Projects	Thailand Development Research Institute
	2012 - 2018	Performance Agreement Committee for State-Owned Enterprises	State Enterprise Policy Office, Ministry of Finance
	2012 - 2016	Chairman of Sub-Performance Agreement	State Enterprise Policy Office, Ministry of Finance
	2012 - 2016	Dean of the Faculty of Economics	Chulalongkorn University
	2008 - 2012	Consultant	Kasikorn Research Center
	2004 - 2012	Executive Director The Gem and Jewelry Institute of Thailand (Public Organization)	Ministry of Commerce
	2003 - 2009	Director of Chulalongkorn Economics Research Center	Chulalongkorn University
Agenda items that may be of interest for this meeting:	Agenda No. 5: To consider and approve the directors' remuneration		
Attendance at 2025 meetings:	Board of Directors' meetings	11 out of 11	
	Audit Committee's meetings	20 out of 20	
	2025 Annual General Meeting of Shareholders	1 out of 1	

Nature of Relationships	
KKP shares held: - Number of shares (share) - % of total shares with voting rights	None None
Has he or she had the following relationships with the Bank, its subsidiaries, affiliates, or a juristic person that could be in conflict with the Bank at present or in the past two years? (1) A director participating in the management of work, employee, or an advisor with a regular salary	No
(2) A professional service provider (e.g., auditor, legal advisor)	No
(3) A business relationship that might be prejudicial to independently perform the function of director (e.g., buying/selling of raw materials/products/services or lending/borrowing money); state the value of the transaction, if entered into	None

## Names and profiles of independent directors proposed by the Bank to serve as proxies for shareholders (2)

Name-surname:	Ms. Punnee Chaiyakul							
Present position:	Independent Director Chairperson of the Nomination and Remuneration Committee							
Age:	67 years							
Nationality:	Thai							
Education:	<ul style="list-style-type: none"> <li>- Master of Science in Mass Communication and Media Arts Southern Illinois University, U.S.A.</li> <li>- Bachelor of Arts (Communication Arts) Chulalongkorn University</li> </ul>							
Director training programs:	<p><b><u>Thai Institute of Directors Association (IOD)</u></b></p> <ul style="list-style-type: none"> <li>- Boardroom Excellence: A Key to Corporate Success (2025), arranged by the Thai Institute of Directors Association and the SET</li> <li>- Independent Director Forum 2024: "Maximizing Board Effectiveness: The Role of Lead Independent Directors in Thai Business"</li> <li>- Director Briefing 6/2023: Sustainability Trends in Business Across Industries</li> <li>- Board Nomination and Compensation Program (BNCP 13/2022)</li> <li>- Role of the Chairman Program (RCP 48/2021)</li> <li>- Director Accreditation Program (DAP 168/2020)</li> </ul> <p><b><u>Other Institutions</u></b></p> <ul style="list-style-type: none"> <li>- Seminar: "The Importance of the Audit Committee and Confidence in the Thai Capital Market" (2023), arranged by the Federation of Accounting Professions Under the Royal Patronage of His Majesty the King, the SEC, the SET, the Thai Institute of Directors Association, and the Thai Listed Companies Association</li> </ul>							
Date of appointment as director:	January 26, 2023							
Years as director:	3 years and 2 months							
KKP shareholding: (As of February 28, 2026)	None <i>(Includes the shareholding of spouse and minor children)</i>							
Positions held in other listed companies:	<p><b><u>1 entity</u></b></p> <table border="0" style="width: 100%;"> <tr> <td style="width: 20%;">2021 - present</td> <td style="width: 50%;">Chairwoman of the Board of Directors Chairwoman of the Nomination and Remuneration Committee</td> <td style="width: 30%;">Noble Development Public Company Limited</td> </tr> <tr> <td>2019 - present</td> <td>Independent Director Member of the Audit Committee Member of the Risk Management Committee</td> <td>Noble Development Public Company Limited</td> </tr> </table>		2021 - present	Chairwoman of the Board of Directors Chairwoman of the Nomination and Remuneration Committee	Noble Development Public Company Limited	2019 - present	Independent Director Member of the Audit Committee Member of the Risk Management Committee	Noble Development Public Company Limited
2021 - present	Chairwoman of the Board of Directors Chairwoman of the Nomination and Remuneration Committee	Noble Development Public Company Limited						
2019 - present	Independent Director Member of the Audit Committee Member of the Risk Management Committee	Noble Development Public Company Limited						

Positions held in non-listed companies:	None		
Positions held in a competing business or related business that may cause a conflict of interest:	None		
Working experiences:	2023 - 2024	Member of the Nomination and Remuneration Committee	Kiatnakin Phatra Bank Public Company Limited
	2019 - 2021	Chairwoman of the Nomination Committee	Noble Development Public Company Limited
	2019 - 2021	Chairwoman of the Remuneration Committee	Noble Development Public Company Limited
	2011 - 2019	Chairman	Ogilvy Thailand Company Limited
	2006 - 2011	Vice Chairman	Ogilvy & Mather Thailand Company Limited
	2002 - 2006	Managing Director	Ogilvy & Mather Advertising Company Limited
	2000 - 2002	Strategic Planning Director	Ogilvy & Mather (Thailand) Company Limited
	1999 - 2000	Client Service Director Executive Director	Ogilvy & Mather (Thailand) Company Limited
Agenda items that may be of interest for this meeting:	Agenda No. 5: To consider and approve the directors' remuneration		
Attendance at 2025 meetings:	Board of Directors' meetings		11 out of 11
	Nomination and Remuneration Committee's meetings		6 out of 6
	2025 Annual General Meeting of Shareholders		1 out of 1

Nature of Relationships	
KKP shares held:	
- Number of shares (share)	None
- % of total shares with voting rights	None
Has he or she had the following relationships with the Bank, its subsidiaries, affiliates, or a juristic person that could conflict with the Bank at present or in the past two years?	
(1) A director participating in the management of work, employee, or an advisor with a regular salary	No
(2) A professional service provider (e.g., auditor, legal advisor)	No

(3) A business relationship that might be prejudicial to independently perform the function of director (e.g., buying/selling of raw materials/products/services or lending/borrowing money); state the value of transaction, if entered into	<b>None</b>
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## Guidelines for Registration, Proxies, and Documents, or Evidence Required for Attending the Shareholders' Meeting, Voting, and Vote Counting

### 1. Registration for Shareholders' Meetings

Shareholders or proxies who would like to attend the shareholders' meeting via electronic means are requested to study the procedures for attending the meeting electronically ([Attachment 8](#)). The registration system will be available from April 9, 2026, at 8:30 a.m. until the end of the meeting. In the event that the submitted documents are incomplete, incorrect, or otherwise not in compliance with the requirements stated herein, the Bank reserves the right to reject the registration.

### 2. Appointment of a Proxy

If a shareholder is unable to attend the shareholders' meeting in person, he or she may appoint a proxy to attend and vote on his or her behalf or appoint one of the Bank's independent directors as a proxy. The Bank has prepared proxy forms as prescribed by the Announcement of the Department of Business Development, Re: Regulation on the Form of Power of Attorney (No. 5), B.E. 2550 ([Attachment 10](#)), as follows:

- 1) Proxy Form A: A simple and general form
- 2) Proxy Form B (recommended): A form that specifies detailed matters for which the power is granted
- 3) Proxy Form C: A form used specifically by foreign shareholders who have appointed a custodian in Thailand

#### 2.1 The shareholder appoints another person as a proxy holder to attend and vote at the meeting.

- (1) The shareholder (proxy grantor) shall appoint only one proxy holder to attend and vote at the meeting. He or she may not split shares or appoint more than one proxy holder to split votes.
- (2) The shareholder (proxy grantor) shall clearly and completely fill in all required details in the proxy form and sign it. The proxy holder must also sign in the designated signature space and affix a duty stamp of Baht 20.

#### 2.2 The shareholder appoints the Bank's independent director as a proxy holder to attend and vote at the meeting.

- (1) The shareholder (proxy grantor) shall specify one of the Bank's independent directors from the list below as his or her proxy holder:

- Assoc. Prof. Dr. Chayodom Sabhasri Independent Director and Age 62 years  
Chairperson of the Audit Committee  
 Residing at: No. 11, Soi Ramkhamhaeng 21 (Nawasri),  
Phlapphla Sub-district,  
Wang Thonglang District, Bangkok 10310



government official identification card, driving license, or passport—certified as a true and correct copy by the proxy holder.

### 3.2 For shareholders who are juristic persons

(1) In the case where a representative of the shareholder, who is a juristic person, attends the meeting in person

- (a) A photocopy of the identification document of the authorized representative of the shareholder, as referred to in Clause 3.1 (1) above; and
- (b) A photocopy of the certificate of registration of the juristic person shareholder, issued by the Ministry of Commerce, the government agency of the country in which the juristic person is located, or another relevant agency within the past six months, certified as a true and correct copy by the authorized representative. The certificate of registration must include the name of the juristic person, a statement confirming that the representative is authorized to act on behalf of the juristic person shareholder, any conditions or limitations on such authority, and the address of the head office.

(2) In the case where the juristic person shareholder appoints a proxy holder to attend the meeting

- (a) Proxy Form B, completed clearly and completely, and signed by both the authorized representative of the juristic person shareholder and the proxy holder, with a duty stamp of Baht 20 affixed;
- (b) A photocopy of the certificate of registration of the juristic person shareholder, as referred to in Clause 3.2 (1) (b) above;
- (c) A photocopy of the identification document of the authorized representative of the juristic person shareholder, as referred to in Clause 3.1 (1) above; and
- (d) A photocopy of the identification document of the proxy holder, as referred to in Clause 3.1 (2) (c) above.

### 3.3 In the event that a custodian in Thailand is appointed by the shareholder

- (a) Proxy Form C, completed and signed by both the proxy grantor and the proxy holder, with a duty stamp of Baht 20 affixed;
- (b) A confirmation letter certifying that the custodian is licensed to undertake or engage in custodian business;
- (c) A photocopy of the affidavit of the custodian, as referred to in Clause 3.2 (1) (b) above;
- (d) A photocopy of the identification document of the authorized representative of the custodian, as referred to in Clause 3.1 (1) above;

- (e) A photocopy of a valid power of attorney of the custodian, in the event that the custodian appoints an attorney-in-fact to act on its behalf, certified as a true and correct copy by the custodian's authorized representative or the attorney-in-fact.
- (f) A photocopy of the identification document of the proxy holder, as referred to in Clause 3.1 (2) (c) above.

Any original document not written in English must be submitted together with an English translation. The representative of the foreign juristic person must certify the correctness of the translation, and the translation must be certified by a notary public within one year.

#### 4. Voting and Vote Counting

##### 4.1 Voting

- (1) For each agenda item, the Chairman will request the meeting to cast votes through electronic means. Shareholders and/or proxy holders must select only one of the three voting options—approve, disapprove, or abstain—except in the case of custodians.
- (2) If shareholders and/or proxy holders do not select any of the available voting options within the specified period, it shall be deemed that they have approved the agenda item as proposed by the Chairman.
- (3) Once the voting system is closed, the voting for that agenda item shall be considered complete.

##### 4.2 Vote counting

- (1) One share shall be counted as one vote. A resolution of the meeting requires a majority vote of shareholders attending the meeting and entitled to vote, except for Agenda No. 5: To consider and approve the directors' remuneration, which requires not less than two-thirds (2/3) of the total votes of shareholders attending the meeting, pursuant to Section 90 of the Public Company Limited Act, B.E. 2535 (1992).
- (2) For each agenda item, the Bank will count the votes of shareholders and/or proxy holders attending the meeting via electronic means as votes in approval, and will deduct votes of disapproval, abstention, and those not entitled to vote, from the total votes of shareholders and proxy holders attending the meeting (as applicable to each resolution).
- (3) When announcing the voting results, the Bank will disclose the number of votes counted as approval, disapproval, abstention, and not entitled to vote. The Bank will rely on the number of shares present via electronic means at the latest count. In the event that shareholders and/or proxy holders leave the meeting and press the "Register to Leave the Quorum Meeting" button, the votes of such shareholders for that agenda item, as well as any advance votes submitted for the remaining agenda items, will be deducted from the system and will not be counted.

## Procedures for attending the shareholders' meeting via electronic means

Kiatnakin Phatra Bank Public Company Limited ("the Bank") has determined that the 2026 Annual General Meeting of Shareholders shall be held via electronic means (e-AGM), with Inventech Systems (Thailand) Company Limited acting as the meeting system provider and controller.

Shareholders and proxy holders who would like to attend the e-AGM can proceed according to the procedures for submitting the request form as follows:

### Steps for requesting a username and password to attend the e-AGM (e-Request) system

1. The Shareholders must submit a request to attend the meeting by electronic means via web browser at

<https://sent.inventech.co.th/KKP233353R#/homepage> or scan the QR code  and follow the steps as shown in the picture.



**\*\* To merge user accounts, please submit an e-Request by using the same email and phone number. \*\***

- 1 Click the link URL or scan the QR code in the notice of the meeting.
- 2 Choose the type of request and follow the four steps below:
  - Step 1: Fill in the information (information of the shareholder and proxy holder) and attach the verification documents.
  - Step 2: Fill in the information for verification.
  - Step 3: Verify via OTP.
  - Step 4: Upon completion, the system will display information again to verify the exactitude of the information.
- 3 Please wait for an email from the officer informing you of meeting details and a password for access.

2. For Shareholders who would like to attend the Meeting via electronic media either by yourself or proxies who are not the Bank's independent directors, please note that the electronic registration will be available from April 9, 2026, at 8:30 a.m. until the end of the meeting.
3. The electronic conference system will be available on April 23, 2026, at 8:00 a.m. (2 hours before the opening of the meeting). Shareholders or proxy holders shall use the provided username and password and follow the instructions in the manual to access the Inventech Connect system.

### Appointment of Proxy to the Bank's Independent Directors

For Shareholders wishing to appoint the Bank's Independent Directors as their proxy, please submit a request form together with the identification documents via electronic media, or send it along with the original required documents (as per details shown in Attachment 7) to the Bank in advance of the scheduled meeting date by registered post to the Corporate Secretariat Department, Kiatnakin Phatra Bank Public Company Limited, 21<sup>st</sup> Floor, KKP Tower A, No. 209, Sukhumvit 21 (Asoke) Road, Khlong Toey Nua, Wattana, Bangkok 10110.

If you have any problems with the software, please contact Inventech Call Center

02-460-9222

@inventechconnect



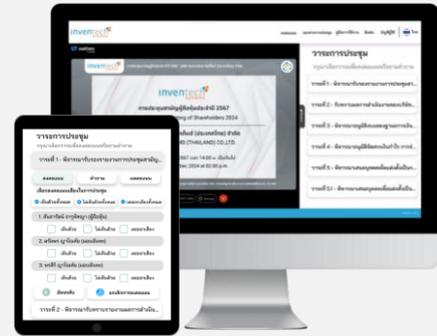
The system is available during April 9 – 23, 2026, from 08:30 a.m. to 05:30 p.m.

(Operating days only, excluding holidays and public holidays)

Report a problem  
@inventechconnect

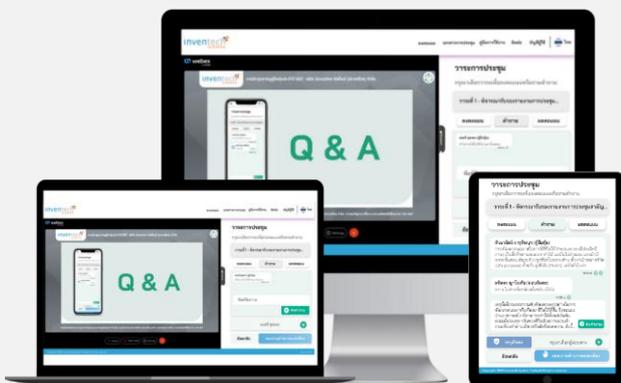
Steps for registration for attending the meeting (e-Register) and voting process (e-Voting)

- 1 Fill out the email address and password that you received in your email or request an OTP.
- 2 By clicking the “Register” button, the system has already registered and counted as a quorum.
- 3 Click on “Join Attendance,” then click on the “Accept” button.
- 4 Select the agenda on which you want to vote.
- 5 Click on the “Vote” button.
- 6 Click the voting button as you wish.
- 7 The system will display the latest voting status.



- To cancel the latest vote, please press the “Cancel Vote” button (this means that your most recent vote will be equal to not voting). Shareholders and/or proxy holders can change their votes on each agenda item until the voting period for that item ends.
- If you cancel your latest vote and do not vote on any items on the agenda, the Bank will record such a voting decision as “Approve” in accordance with the meeting rules stipulated by the Bank.

Steps to ask questions via Inventech Connect



- Select the agenda item for the question.
- Click on the “Question” button.
- 1 Ask a question via message
  - Type the question, then click the “Send” button.
- 2 Ask a question via video conference
  - Click on the “Conference” button.
  - Click on the “OK” button to confirm your queue.
  - Please wait for your queue, and then you can turn on the microphone and camera.

## How to use Inventech Connect



User Manual and Video of using Inventech Connect

Remarks: The efficiency of the electronic conferencing system and Inventech Connect system depends on the internet systems of shareholders or proxy holders, including the equipment and/or programs that are installed in such equipment. To ensure the performance of the system, please follow the following suggestions:

1. Internet speed requirements:

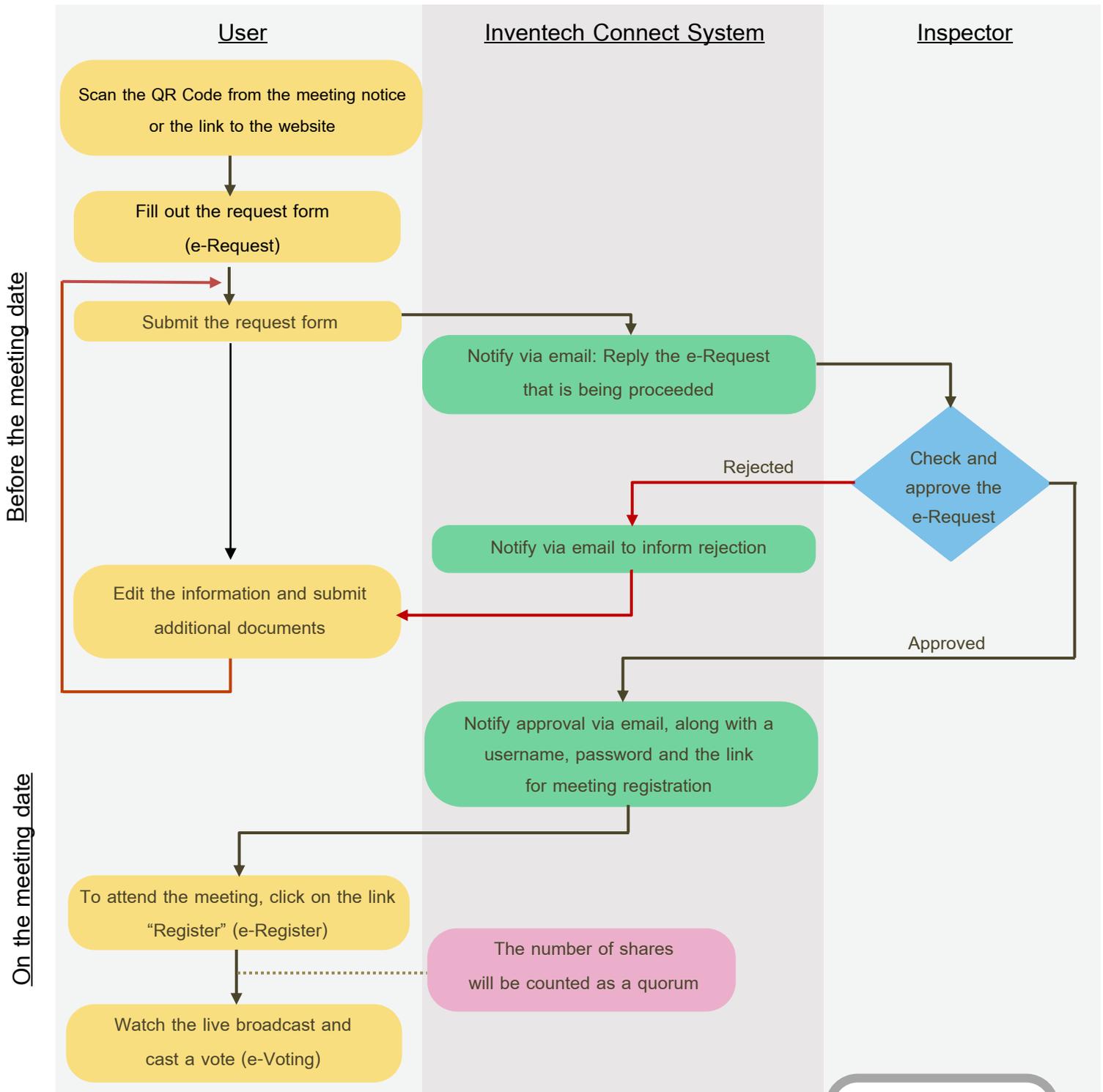
- High-definition video: must have internet speed at 2.5 Mbps (speed internet recommended).
- High-quality video: must have internet speed at 1.0 Mbps.
- Standard quality video: must have internet speed at 0.5 Mbps.

2. Equipment requirements:

- A smartphone or tablet that uses iOS or Android
- A PC or laptop with Windows or Mac

3. Browser requirements: Chrome (recommended), Safari, or Microsoft Edge. The system does not support Internet Explorer.

Flowchart for the registration and attendance of the shareholders' meeting via electronic means (e-Meeting)



Notes

**Merging and changing accounts**

In the event that you submit multiple requests using the same email address and phone number, the system will merge your accounts. Users with multiple accounts can click on the "Change Account" button to log into different accounts, with the meeting quorum of the previously used accounts still included in the base number of votes.

**Leaving the meeting**

Shareholders and/or proxy holders may press the "Register to Leave the Quorum Meeting" button to leave the meeting; the votes of such shareholders during that agenda or advance voting that have been given for the remaining agendas will be deducted from the system and will not be counted.

## The Bank's Articles of Association relevant to the shareholders' meeting

### GENERAL

Article 2        The term "Company" used in these Articles of Association shall mean the Kiatnakin Phatra Bank Public Company Limited.

### DIRECTORS AND THEIR AUTHORITIES

Article 15        At the meeting of the shareholders, the shareholders shall elect directors under the criteria and methods as follows:

- (1)        One shareholder has one vote equal to one share per one vote.
- (2)        Each shareholder shall use all the votes that they have under (1) to elect a person or many persons to be director (s), but the votes cannot divide for any persons more or less.
- (3)        A person who gained maximum votes, in descending order of votes gained, shall be the elected directors equal to the number of the desired directors or should be elected at that time. In case the persons are elected in the descending order having the same votes but exceeding the desired number of the directors to be appointed or should be elected at that time, the Chairman shall be the person making final vote thereof.

Article 16        Pension and remuneration shall be awarded to the directors depending on resolution of the shareholders' meeting.

Article 18        At every annual ordinary shareholders' meeting, there will be at least one-third of the said rate of the directors to be retired from the positions, if the number of directors cannot be divided into three equal parts, a number of directors closest to one-third will resign from their posts.

The Directors who shall retire from the posts in the first year and the second year after registration of the Company can be made by lot, who will be retired from the posts. As for the year after that the directors who have been in the office for the longest period of time are to resign from the post of directors, who may be re-elected to be in the office.

## MEETINGS OF SHAREHOLDERS

- Article 30 Meetings of shareholders are held at the location the Company's head office is seated or nearby provinces or any place stipulated by the Board of Directors.
- Meeting of shareholders may be held through electronic means according to the rules and methods specified by laws, in such case the Company's head office shall be deemed a meeting venue.
- Article 31 The shareholders' meeting must be held at least once every year. It is called the "general meeting" and must be held within four months following the end of the Company's accounting year. Other shareholders' meetings are called the "extraordinary meeting".
- The Board of Directors will call any extraordinary meeting as they deem appropriate or when one or more shareholders holding shares amounting to not less than ten (10) percent of the total number of shares sold may, by subscribing their names, make a written request to the Board of Directors to call an extraordinary meeting at any time, but the subjects and reasons for calling such meeting shall be clearly stated in such request. In this regard, the Board of Directors shall proceed to call a meeting of shareholders to be held within forty-five (45) days from the date of receipt of such request from the shareholders.
- In case the Board of Directors does not hold the meeting within the period as prescribed under paragraph two, the shareholders who subscribe their names or other shareholders holding the aggregate number of shares as required may call such meeting within forty-five (45) days from the expiration date of the period under paragraph two. In this regard, the meeting shall be considered as the shareholders' meeting called by the Board of Directors. The Company shall be responsible for necessary expenses arising from such meeting and reasonably provide facilitation. In case the quorum of the shareholders' meeting called by the shareholders as prescribed under paragraph three is not formed according to Article 33, the shareholders as prescribed under paragraph three shall be jointly responsible to the Company for expenses arising from holding such meeting.
- Article 32 The Board of Directors shall prepare the invitation letter of shareholders' meeting that specifies the venue, the date and time, the meeting agenda, and subject matters to be proposed including proper details. The said invitation must also specify whether each of subject matter is proposed for acknowledgement, approval or consideration and the opinions of the Board of the Directors on each matter must be included. The invitation shall be sent to the shareholders and the registrar at least seven days prior to the meeting date.

At least three days before the meeting date, the said invitation must be advertised in the newspaper for three consecutive days.

The delivery and advertisement of invitation letter or other documents may be made by electronic means according to the rules and methods specified by laws.

Article 33 The shareholders' meeting must be attended by at least twenty-five shareholders and proxies (if there is any) or at least a half of the entire shareholders and their combined shares must not be less than one-third of the whole sold shares. That is the quorum requirement.

In case of the elapsing of one hour of the shareholders' meeting coupled with the failure of the shareholders to adhere to the stipulated quorum requirement, if that shareholders' meeting has been summoned by the request of the shareholders, that meeting is to be cancelled. But if that meeting has not been called by the request of the shareholders, a new one is to be arranged and the invitation must be sent to shareholders at least seven days prior to the meeting date. The next meeting needs not abide by the quorum mandate.

Article 34 In the shareholders' meeting, any shareholder can authorize a proxy to attend and vote at the meeting on his/her behalf, provided that the instrument appointing a proxy is made only one form as designated by the registrar of the public company limited and the proxy for such a purpose can be one person only, regardless of the number of shares held by him/her.

The shareholders who wish to appoint a proxy may proceed through electronic means, provided that such means are secure and reliable that such appointment has been duly made by a shareholder giving a proxy according to the rules and methods specified by laws.

The delegation of powers requires the signature of the proxy grantor on the proxy, of which the form is stipulated by the registrar of the public company limited. A proxy must contain at the least the following details:

- a. The number of shares that proxy grantor is holding,
- b. The name of the proxy,
- c. The ordinal number of the meeting to be attended and to cast the vote by the proxy.

A proxy must be submitted to the Chairman of the Board of Directors or the person designated by him before the proxy attends the meeting.

Article 35 In any shareholders' meeting, all shareholders can cast one vote for each share held by the shareholder.

In case that any shareholder has special interest in one particular issue, he is banned from the voting in that issue except the voting to select the Board of Directors.

Any voting or any approval giving towards any issue in the shareholders' meeting must be obtained via the major votes of the attending shareholders who are eligible to vote.

This exempts the following cases, in which the major votes must not be less than three-fourths of the entire votes of the attending and eligible voters:

- a. Selling or transferring the entire business or a certain partial important business of the Company to another person.
- b. Purchasing or the receipt of the transferred business of any other public or private company.
- c. The making, correcting, or terminating of any contract of the out-lease of the entire business or a certain important business of the Company, the authorization for any other person to manage the businesses of the Company or the business merging with that of any other person under the objectives of profit and loss sharing.

Article 36 The businesses an Annual General Meeting of Shareholders is required to do:

- (1) Consider the report of the Board of Directors that is proposed to the meeting regarding the Company's business in the previous year.
- (2) Consider and approve the financial statements.
- (3) Consider and allocate profits.
- (4) Elect the directors replacing those retired by rotation.
- (5) Appoint the account auditor.
- (6) Consider any other business.

Article 37 In any shareholders' meeting, the Chairman of the Board of Directors is the Chairman of such a meeting. In case of his/her absence or his/her unavailability to perform such a task, the Vice Chairman of the Board of Directors, if present, will work in his place, but if the said Vice Chairman is absent or cannot do so, the meeting can elect any shareholder to be the said Chairman.

#### ACCOUNT AUDIT

Article 38 The Annual General Meeting of Shareholders must appoint an account auditor. The recently discharged account auditor can be reappointed.

Article 39 The account auditor will receive the remuneration as stipulated by the shareholders' meeting.

Article 41 The account auditor must attend any shareholders' meeting that takes into consideration the financial statements and the loss and profit accounts including the accounting problems of the Company so that he can clarify details of the account auditing to the shareholders, and the Company is required to submit the Company's reports and documents the shareholders are legitimate to receive in such a meeting to the account auditor.

#### DIVIDENDS AND RESERVES

Article 44 Any dividend payment must be announced under the resolution of the shareholders' meeting or the resolution of the Board of Directors in case of the interim dividend payment. The dividend payment must be announced to shareholders as a letter and advertised in newspaper. The payment will be made within one month from the said resolution has been passed.

The dividend payment can be announced and advertised through electronic means according to the rules and methods specified by laws.

Article 45 The Board of Directors can pay interim dividend periodically once it appears to the Board of Directors that the Company has recorded profit sufficient to pay the dividend. When that is paid, the next shareholders' meeting must be acknowledged so.

Article 46 The dividend must be paid in proportion to the number of shares at the equal amount for each except stipulated otherwise for preference shares.

Article 47 The Company must allocate, as the reserve, not less than five percent of the annual net profit less by the accumulated loss (if there is any) until the reserve is not less than ten percent of the registered capital.

Besides the said reserves, the Board of Directors may propose to the shareholders' meeting to issue a resolution for the allocation of other reserves as deemed appropriate for the Company's business operations.

At the end of the first half of the accounting period and the said financial statement, already audited by the authorized account auditor, has recorded the profit, which the Board of Directors has decided to be the accumulated profit to be allocated and the fund from the first date of the accounting period of the second half of that year. The Board of Directors can report that to the next shareholders' meeting.

**Proxy Form A  
(General Form)**

20 Baht duty stamp
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Place.....

Date.....Month.....Year.....

(1) I/We..... Nationality.....

Residing at .....Road..... Tambon/Khwaeng.....

Amphoe/Khet.....Province.....Postal Code.....

(2) Being a shareholder of **Kiatnakin Phatra Bank Public Company Limited**,holding the shares in the total amount of .....shares and having voting rights equivalent to.....votes  
as described below :

Ordinary shares.....shares, having voting rights equivalent to.....votes

Preferred shares.....shares, having voting rights equivalent to.....votes

(3) I/We hereby authorize and appoint either one of the following persons:

(1).....Age.....years,  
residing at .....Road..... Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....; or

(2) Associate Professor Dr. Chayodom Sabhasri Age 62 years,  
residing at No. 11, Soi Ramkhamhaeng 21 (Nawasri) Road Phlapphla  
Amphoe/Khet Wang Thonglang Province Bangkok Postal Code 10310 ; or

(3) Ms. Punnee Chaiyakul Age 67 years,  
residing at No. 822/103 Noble Ora, Soi Sukhumvit 55 Road Sukhumvit Tambon/Khwaeng Khlong Tan Nuea  
Amphoe/Khet Watthana Province Bangkok Postal Code 10110 ; or

(4).....Age... ..years,  
residing at .....Road..... Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....; or

(5).....Age... ..years,  
residing at .....Road..... Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....

any one of the above as my/our proxy holder to attend and vote at the 2026 Annual General Meeting of Shareholders to be held on Thursday, April 23, 2026, at 10:00 a.m. via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on the date and at the place as may be postponed or changed.

Any act (s) undertaken by the proxy at such meeting shall be deemed as my /our own act (s) in every respect.

Signature.....Proxy Grantor  
(.....)

Signature.....Proxy Holder  
(.....)

Signature.....Proxy Holder  
(.....)

Signature.....Proxy Holder  
(.....)

Notes:

1. A shareholder shall appoint only one proxy holder to attend and vote at the meeting. A shareholder may not split shares and appoint more than one proxy holder in order to split votes.
2. The proxy holder under Notification of Capital Market Supervisory Board No. TorJor. 79/2564 (proxy solicitations) will proceed as specified by the shareholder who grants the proxy. If the proxy holder does not proceed accordingly, any shareholder who suffers damage from such action can exercise his or her right to legal proceedings.
3. The shareholder/proxy holder acknowledges and agrees that the Bank may collect, use, and/or disclose his or her personal data for purposes related to the proxy form and the relevant shareholders' meeting. The shareholder/proxyholder has read and acknowledged the details regarding personal data protection and his or her rights under the Personal Data Protection Law, as stated in the latest Privacy Notice available on the website at [www.kkpf.com/dataprotection](http://www.kkpf.com/dataprotection) or by scanning the QR Code shown below. In the event that the shareholder/proxy holder provides the Bank with personal data of other individuals, the shareholder/proxy holder certifies that he or she has the lawful authority to disclose such data to the Bank.

QR Code for accessing the Privacy Notice



20 Baht duty stamp
--------------------------

**Proxy Form B**  
**(Voting is clearly and definitely specified)**

Place.....

Date.....Month.....Year.....

(1) I/We..... Nationality.....  
Residing at .....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....

(2) Being a shareholder of **Kiatnakin Phatra Bank Public Company Limited**,  
holding the shares in the total amount of .....shares and having voting rights equivalent to.....votes  
as described below :

Ordinary shares.....shares, having voting rights equivalent to.....votes

Preferred shares.....shares, having voting rights equivalent to.....votes

(3) I/We hereby authorize and appoint either one of the following persons:

(1).....Age.....years,  
residing at .....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....; or

(2) Associate Professor Dr. Chayodom Sabhasri Age 62 years,  
residing at No. 11, Soi Ramkhamhaeng 21 (Nawasri) Road.....Tambon/Khwaeng Phlapphla.....  
Amphoe/Khet Wang Thonglang.....Province Bangkok.....Postal Code 10310.....; or

(3) Ms. Punnee Chaiyakul Age 67 years,  
residing at No. 822/103 Noble Ora, Soi Sukhumvit 55 Road Sukhumvit Tambon/Khwaeng Khlong Tan Nuea.....  
Amphoe/Khet Watthana.....Province Bangkok.....Postal Code 10110.....; or

(4).....Age.....years,  
residing at .....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....; or

(5).....Age.....years,  
residing at .....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....

any one of the above as my/our proxy holder to attend and vote at the 2026 Annual General Meeting of Shareholders to be held on  
Thursday, April 23, 2026, at 10:00 a.m. via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E.  
2563 (2020) and other related laws and regulations, or on the date and at the place as may be postponed or changed.

(4) I/We hereby authorize the Proxy to vote on my/our behalf in this meeting as follows:

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

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

(a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.

(b) The proxy holder shall vote in accordance with my/our intention as follows:

Approve  Not approve  Abstain

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

(a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.

(b) The proxy holder shall vote in accordance with my/our intention as follows:

Approve  Not approve  Abstain

- Agenda No. 4 To consider and elect directors to replace those who will retire by rotation**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Vote for all the nominated candidates as a whole.
      - Approve       Not approve       Abstain
    - Vote for each nominated candidate
      - (1) **Mr. Suvit                      Mapaisansin**
        - Approve       Not approve       Abstain
      - (2) **Professor Dr. Anya      Khanthavit**
        - Approve       Not approve       Abstain
      - (3) **Mrs. Patchanee      Limapichat**
        - Approve       Not approve       Abstain
      - (4) **Mr. Aphinant              Klewpatinond**
        - Approve       Not approve       Abstain
- Agenda No. 5 To consider and approve the directors' remuneration**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Approve       Not approve       Abstain
- Agenda No. 6 To consider and appoint auditors and fix their remuneration for the year 2026**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Approve       Not approve       Abstain
- Agenda No. 7 Other matters (if any)**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Approve       Not approve       Abstain

(5) Voting of proxy holder in any agenda that is not in accordance with this proxy shall be considered as invalid and not my/our voting as a shareholder.

(6) In case I/we have not indicated my/our voting intention in any agenda or my intention is not clear or in case the meeting considers or passes resolutions in any matters apart from those agenda specified above, including the case that there is any amendment or additional facts be given, the proxy holder shall have the right to consider and vote on my/our behalf as deemed appropriate.

Any act (s) undertaken by the proxy at such meeting, unless the proxy holder does not vote as I/we specified herein, shall be deemed as my/our own act (s) in every respect.

Signature.....Proxy Grantor  
(.....)

Signature.....Proxy Holder  
(.....)

Signature.....Proxy Holder  
(.....)

Signature.....Proxy Holder  
(.....)

Notes:

1. A shareholder shall appoint only one proxy holder to attend and vote at the meeting. A shareholder may not split shares and appoint more than one proxy holder in order to split votes.
2. In the agenda item regarding the appointment of directors, the voting can be either for all the nominated candidates as a whole or for each nominated candidate.
3. In case there is any further agenda, apart from those specified above, brought into consideration in the meeting, the proxy holder may use the Annex to the Proxy Form B as attached.
4. The proxy holder under Notification of Capital Market Supervisory Board No. TorJor. 79/2564 (proxy solicitations) will proceed as specified by the shareholder who grants the proxy. If the proxy holder does not proceed accordingly, any shareholder who suffers damage from such action can exercise his or her right to legal proceedings.
5. The shareholder/proxy holder acknowledges and agrees that the Bank may collect, use, and/or disclose his or her personal data for purposes related to the proxy form and the relevant shareholders' meeting. The shareholder/proxy holder has read and acknowledged the details regarding personal data protection and his or her rights under the Personal Data Protection Law, as stated in the latest Privacy Notice available on the website at [www.kkpfq.com/dataprotection](http://www.kkpfq.com/dataprotection) or by scanning the QR Code shown below. In the event that the shareholder/proxy holder provides the Bank with personal data of other individuals, the shareholder/proxy holder certifies that he or she has the lawful authority to disclose such data to the Bank.

QR Code for accessing the Privacy Notice



## Annex to Proxy Form B

### Granting of a proxy as a shareholder of Kiatnakin Phatra Bank Public Company Limited

At the 2026 Annual General Meeting of Shareholders on Thursday, April 23, 2026, at 10:00 a.m. via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or at any adjournment thereof to any other date, time, and venue.

- Agenda No.**..... **Subject**.....
- (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
- (b) The proxy holder shall vote in accordance with my/our intention as follows:
- Approve       Not approve       Abstain
- 
- Agenda No.**..... **Subject**.....
- (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
- (b) The proxy holder shall vote in accordance with my/our intention as follows:
- Approve       Not approve       Abstain
- 
- Agenda No.**..... **Subject**.....
- (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
- (b) The proxy holder shall vote in accordance with my/our intention as follows:
- Approve       Not approve       Abstain
- 
- Agenda No.**..... **Subject**.....
- (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
- (b) The proxy holder shall vote in accordance with my/our intention as follows:
- Approve       Not approve       Abstain
- 
- Agenda No.**..... **Subject**.....
- (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
- (b) The proxy holder shall vote in accordance with my/our intention as follows:
- Approve       Not approve       Abstain
- 
- Agenda No.**.....**Election of Director (Continued)**
- Director's name.....
- Approve       Not approve       Abstain
- 
- Director's name.....
- Approve       Not approve       Abstain
- 
- Director's name.....
- Approve       Not approve       Abstain
- 
- Director's name.....
- Approve       Not approve       Abstain
- 
- Director's name.....
- Approve       Not approve       Abstain

**Proxy Form C**  
**(For foreign shareholders who have custodian in Thailand only)**

20 Baht duty stamp
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Place .....  
Date.....Month.....Year.....

(1) I/We.....  
Residing at.....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....  
As a custodian of.....  
which is a shareholder of **Kiatnakin Phatra Bank Public Company Limited**, holding the shares in the total amount of .....shares  
and having voting rights equivalent to.....votes as described below :

Ordinary share.....shares, having voting rights equivalent to.....votes  
Preferred share.....shares, having voting rights equivalent to.....votes

(2) I/We hereby authorize and appoint either one of the following persons:

(1).....Age... ..years,  
residing at .....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....; or

(2) Associate Professor Dr. Chayodom Sabhasri.....Age.....62.....years,  
residing at No. 11, Soi Ramkhamhaeng 21 (Nawasri) Road.....Tambon/Khwaeng.....Phlapphla.....  
Amphoe/Khet Wang Thonglang.....Province Bangkok.....Postal Code 10310.....; or

(3) Ms. Punnee Chaiyakul.....Age.....67.....years,  
residing at No. 822/103 Noble Ora, Soi Sukhumvit 55 Road.....Sukhumvit.....Tambon/Khwaeng.....Klong Tan Nuea.....  
Amphoe/Khet Wattana.....Province Bangkok.....Postal Code.....10110.....; or

(4).....Age... ..years,  
residing at .....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....; or

(5).....Age... ..years,  
residing at .....Road.....Tambon/Khwaeng.....  
Amphoe/Khet.....Province.....Postal Code.....

any one of the above as my/our proxy holder to attend and vote at the 2026 Annual General Meeting of Shareholders to be held on  
Thursday, April 23, 2026, at 10:00 a.m. via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E.  
2563 (2020) and other related laws and regulations, or on the date and at the place as may be postponed or changed.

(3) I/We hereby authorize the proxy holder to attend the meeting and vote on my/our behalf as follows:

To grant proxy holder the total amount of shares holding and entitled to vote.

To split the votes as follows:

Ordinary share.....shares, having voting rights equivalent to.....votes

Preferred share.....shares, having voting rights equivalent to.....votes

Total voting rights .....votes

(4) I/We hereby authorize the proxy holder to vote on my/our behalf in this meeting as follows:

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

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

(a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.

(b) The proxy holder shall vote in accordance with my/our intention as follows:

Approve.....Votes  Not approve.....Votes  Abstain.....Votes

- Agenda No. 3 To consider and approve the allocation of profit and the dividend payment for the year 2025**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No. 4 To consider and elect directors to replace those who will retire by rotation**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Vote for all the nominated candidates as a whole.
      - Approve.....Votes  Not approve.....Votes  Abstain.....Votes
    - Vote for each nominated candidate
      - (1) **Mr. Suvit Mapaisansin**  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
      - (2) **Professor Dr. Anya Khanthavit**  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
      - (3) **Mrs. Patchanee Limapichat**  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
      - (4) **Mr. Aphinant Klewpatinond**  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No. 5 To consider and approve the directors' remuneration**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No. 6 To consider and appoint auditors and fix their remuneration for the year 2026**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No. 7 Other matters (if any)**
  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:
    - Approve.....Votes  Not approve.....Votes  Abstain.....Votes

(5) Voting of proxy holder in any agenda that is not in accordance with this proxy shall be considered as invalid and not my/our voting as a shareholder.

(6) In case I/we have not indicated my/our voting intention in any agenda or my intention is not clear or in case the meeting considers or passes resolutions in any matters apart from those agenda specified above, including the case that there is any amendment or additional facts be given, the proxy holder shall have the right to consider and vote on my/our behalf as deemed appropriate.

Any act (s) undertaken by the Proxy at such meeting, unless the proxy holder does not vote as I/we specified herein, shall be deemed as my/our own act (s) in every respect.

Signature.....Proxy Grantor  
(.....)

Signature.....Proxy Holder  
(.....)

Signature.....Proxy Holder  
(.....)

Signature.....Proxy Holder  
(.....)

Notes:

1. Only foreign shareholders who appear in the share register book and have a custodian in Thailand can use the Proxy Form C.
2. Evidence to be enclosed with the proxy form is:
  - (1) A power of attorney from a shareholder authorizes a custodian to sign the proxy form on behalf of such a shareholder.
  - (2) A letter certifying that the signer on the proxy form has a license to operate business as a custodian.
3. A shareholder shall appoint only one proxy holder to attend and vote at the meeting. A shareholder may not split shares and appoint more than one proxy holder in order to split votes.
4. In the agenda item regarding the appointment of directors, the voting can be either for all the nominated candidates as a whole or for each nominated candidate.
5. In case there is any further agenda, apart from those specified above, brought into consideration in the meeting, the proxy holder may use the Annex to the Proxy Form C as attached.
6. The proxy holder under Notification of Capital Market Supervisory Board No. TorJor. 79/2564 (proxy solicitations) will proceed as specified by the shareholder who grants the proxy. If the proxy holder does not proceed accordingly, any shareholder who suffers damage from such action can exercise his or her right to legal proceedings.
7. The shareholder/proxy holder acknowledges and agrees that the Bank may collect, use, and/or disclose his or her personal data for purposes related to the proxy form and the relevant shareholders' meeting. The shareholder/proxy holder has read and acknowledged the details regarding personal data protection and his or her rights under the Personal Data Protection Law, as stated in the latest Privacy Notice available on the website at [www.kkpg.com/dataprotection](http://www.kkpg.com/dataprotection) or by scanning the QR Code shown below. In the event that the shareholder/proxy holder provides the Bank with personal data of other individuals, the shareholder/proxy holder certifies that he or she has the lawful authority to disclose such data to the Bank.

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**Annex to Proxy Form C**

**Granting of a proxy as a shareholder of Kiatnakin Phatra Bank Public Company Limited**

At the 2026 Annual General Meeting of Shareholders on Thursday, April 23, 2026, at 10:00 a.m. via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or at any adjournment thereof to any other date, time and venue.

- Agenda No.**..... **Subject**.....

  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No.**..... **Subject**.....

  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No.**..... **Subject**.....

  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No.**..... **Subject**.....

  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No.**..... **Subject**.....

  - (a) The proxy holder is entitled to consider and vote on my/our behalf as deemed appropriate.
  - (b) The proxy holder shall vote in accordance with my/our intention as follows:  
 Approve.....Votes  Not approve.....Votes  Abstain.....Votes
  
- Agenda No.**.....**Election of Director (Continued)**

Director's name.....

Approve.....Votes  Not approve.....Votes  Abstain.....Votes

Director's name.....

Approve.....Votes  Not approve.....Votes  Abstain.....Votes