



(Translation)
Notice of the General Meeting
of Shareholders No. 113
Wednesday, April 9, 2025
via Electronic Media

Pursuant to the Emergency Decree on Electronic Media Conference B.E. 2563 (2020)
and Other Related Laws and Regulations

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Ref. CN.008/2025

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开泰银行 KASIKORNBANK



March 13, 2025

To: The Shareholders

Re: Notice of the General Meeting of Shareholders No. 113

There shall be the General Meeting of Shareholders of KASIKORNBANK PUBLIC COMPANY LIMITED No. 113 to be held on Wednesday, April 9, 2025 at 14.00 hours via electronic media, pursuant to the Emergency Decree on Electronic Media Conference B.E. 2563 (2020) and other related laws and regulations, to consider the following agenda:

1. To acknowledge the Board of Directors' Report of Year 2024 Operations

Objective and Reason: The Report of year 2024 operations, as required by Article 28 of the Bank's Articles of Association, is shown in the Annual Registration Statement and Annual Report 2024 (Form 56-1 One Report) and Summary of Financial Information per Annex 1.

Board of Directors' Opinion: It is considered appropriate to report the operations of year 2024 to the meeting of shareholders for acknowledgment.

Required Votes for Resolution: This agenda item does not require voting as it is to inform the meeting for acknowledgment.

2. To consider approving the Financial Statements for the year ended December 31, 2024

Objective and Reason: The Board of Directors shall arrange for preparation of the Financial Statements as of the end of the accounting period of the Bank, and shall submit the same to the shareholders at the General Meeting to consider approving the Financial Statements. The Financial Statements for the year ended December 31, 2024, as shown in the Annual Registration Statement and Annual Report 2024 (Form 56-1 One Report) and Summary of Financial Information, have been considered by the Audit Committee and audited by the Certified Public Accountant. Details are as shown in the Annual Registration Statement and Annual Report 2024 (Form 56-1 One Report) and Summary of Financial Information per Annex 1.

Board of Directors' Opinion: It is considered appropriate for the meeting of shareholders to approve the Financial Statements for the year ended December 31, 2024, which have been considered by the Audit Committee and audited by the Certified Public Accountant.

Required Votes for Resolution: The resolution for this agenda item requires the majority votes of shareholders who attend the meeting and cast their votes.

3. To consider approving the appropriation of profit from 2024 operating results and dividend payment

Objective and Reason: The Bank recorded a net profit according to the Bank-only financial statements of Baht 48,992,425,318.80 in 2024 (a net profit attributable to equity holders of the Bank according to the consolidated financial statements of Baht 48,598,124,708.39), and had no accumulated loss. As a result, the Bank may consider paying out dividend to the shareholders pursuant to Section 115 of the Public Limited Companies Act B.E. 2535 (1992), and Article 32 of the Bank's Articles of Association, which state that no dividend shall be paid out of any money, other than profits. Dividend shall be paid equally, according to the number of shares. In addition, under Section 116 of the Public Limited Companies Act, the Bank shall allocate not less than 5 percent of the annual profits as reserved funds, less the accumulated losses brought forward (if any), until the reserved fund reaches the amount not less than 10 percent of the registered capital. In 2024, the Bank did not

appropriate its net profit as legal reserve because the Bank's legal reserve has reached the amount required by laws.

According to the dividend payment policy, the Bank will take into consideration its operating results as well as suitable sustainable long-term returns to shareholders. The Bank aims to pay dividend payout at the rate of not less than 25 percent of the annual consolidated net profit, taking into consideration the operating results in the current year and forward-looking results, along with balancing future business investments and the appropriate level of capital to accommodate our business operations in both normal and stressed situations. The assessment of the economic situation and various challenges from internal and external factors will also be taken into consideration. However, if facing an unforeseen circumstance, the Bank may consider not to pay at the above-mentioned level of not less than 25 percent of dividend payout ratio by considering prudence and suitable returns to shareholders. The Board of Directors deemed that the proposed rate of dividend is appropriate.

Board of Directors' Opinion: It is considered appropriate for the meeting of shareholders to approve the appropriation of profit from 2024 operating results and dividend payment, as follows:

- No legal reserve appropriation because the Bank's legal reserve has reached the amount required by laws.
- Dividend payment from 2024 operating results to ordinary shareholders at the rate of Baht 9.50 per share, of which the Bank paid interim dividend at the rate of Baht 1.50 per share from total shares of 2,369,327,593 on September 27, 2024, amounting to Baht 3,553,991,389.50, and will pay the remaining dividend at the rate of Baht 8.00 per share, amounting to Baht 18,954,620,744.00, making the total dividend payment of Baht 22,508,612,133.50 to the shareholders, which was 47.02 percent of the 2024 consolidated net profit net of distribution on other equity instrument after income tax. The record date will be set on April 18, 2025 to determine a list of shareholders entitled to receive dividend. The dividend payment shall be made on May 9, 2025. The dividend payment will be derived from retained earnings, which are subject to corporate income tax of 20 percent. Therefore, an individual shareholder may apply for tax credit on dividend at the rate of 20/80 of the dividend amount received.

The Board of Directors deemed the above payout ratio as appropriate, being in line with the Bank's dividend payment policy. When compared with last year, the Bank recorded a net profit according to the Bank-only financial statements for 2023 of Baht 40,820,822,843.85 (a net profit attributable to equity holders of the Bank according to the consolidated financial statements of Baht 42,405,035,385.25) and received approval from the General Meeting of Shareholders to pay out dividend at the rate of Baht 6.50 per share, from total shares of 2,369,327,593, amounting to Baht 15,400,629,354.50, which was 36.97 percent of the 2023 consolidated net profit net of distribution on other equity instrument after income tax.

Required Votes for Resolution: The resolution for this agenda item requires the majority votes of shareholders who attend the meeting and cast their votes.

4. To consider the election of directors to replace those retiring by rotation

Objective and Reason: According to Article 10 ter of the Bank's Articles of Association, one - third of the directors must retire from office at the General Meeting of Shareholders. The directors who have to retire by rotation this year are:

Sqn.Ldr. Nalinee Paiboon, M.D.	Non-Executive Director
Mr. Kalin Sarasin	Non-Executive Director
Ms. Jainnisa Kuvnichkul Chakrabandhu Na Ayudhya	Independent Director
Ms. Kaisri Nuengsigkapijan	Independent Director
Mr. Auttapol Rerkpiboon	Independent Director

The Bank allowed shareholders to nominate qualified candidates having no prohibited characteristics for election as the Bank's directors under the nomination procedure as disclosed on the Bank's website, but there was no nomination submitted to the Bank. The Human Resources and Remuneration Committee, exclusive of the nominated director, having thoroughly considered the directors' qualifications and suitability for banking business, according to the nomination process and their performance results, recommended that these four directors, namely Mr. Kalin Sarasin, Ms. Jannisa Kuvnichkul Chakrabandhu Na Ayudhya, Ms. Kaisri Nuengsigkapan, and Mr. Auttapol Rerkpiboon, be re-elected as the Bank's directors for another term. As for Sqn.Ldr. Nalinee Paiboon, M.D., who is due to retire by rotation, she has expressed her intent not to be nominated for re-election as a director for another term. Previous working experiences and biography of each director nominated for re-election at the General Meeting of Shareholders and definition of Independent Director are, as shown in Annex 2.

Board of Directors' Opinion: The Board of Directors, exclusive of the nominated directors, prudently screened and concurred with the proposal of the Human Resources and Remuneration Committee, and considered it appropriate for the meeting of shareholders to re-elect Mr. Kalin Sarasin, Ms. Jannisa Kuvnichkul Chakrabandhu Na Ayudhya, Ms. Kaisri Nuengsigkapan, and Mr. Auttapol Rerkpiboon, who are due to retire by rotation, as the Bank's directors for another term. The Board was of the view that these four directors have complete and appropriate qualifications for banking business, having no prohibited characteristics for appointment as directors of a financial institution in accordance with applicable laws. In addition, they have performed their duties with full responsibility, due care and integrity in compliance with the regulatory requirements, objectives, Articles of Association of the Bank, resolutions of the Board of Directors, as well as resolutions of the General Meeting of Shareholders. All the proposed directors received concurrence from the Bank of Thailand. Ms. Jannisa Kuvnichkul Chakrabandhu Na Ayudhya, Ms. Kaisri Nuengsigkapan, and Mr. Auttapol Rerkpiboon are also qualified as Independent Directors per the criteria as specified by the Bank, able to express their independent opinions, and in compliance with relevant criteria.

Required Votes for Resolution: The resolution for this agenda item requires the majority votes of shareholders who attend the meeting and cast their votes.

5. To consider approving the remuneration of directors

Objective and Reason: The remuneration of directors shall be commensurate with their duties, responsibilities and related risks, in alignment with the directors' remuneration of comparable commercial banks, and be reviewed annually. The remuneration of directors for the year 2025 has been considered by the Human Resources and Remuneration Committee and proposed to the Board of Directors.

It should be noted that as the Credit and Investment Screening Committee has been authorized by the Bank's Board of Directors to approve credit and investment requests, the Committee will be renamed as "Credit and Investment Committee". In addition, as the authorities, duties and responsibilities of the Corporate Governance Committee have been expanded to cover supervision of sustainable development undertakings, it will be thereby renamed as "Corporate Governance and Sustainability Committee" for clarification and consistency with the assigned duties. Details are, as shown in Annex 3.

Board of Directors' Opinion: The Board of Directors concurred with the proposal of the Human Resources and Remuneration Committee, and considered it appropriate for the meeting of shareholders to approve the remuneration for directors, Credit and Investment Committee members, Board Committee members, the Legal Adviser, and Directors' Bonus for 2025, to remain at the same rate as that of 2024, as approved by the General Meeting of Shareholders No. 112.

Required Votes for Resolution: The resolution for this agenda item requires the votes of not less than two-thirds of the total number of votes of shareholders who attend the meeting.

6. To consider approving the appointment and the fixing of remuneration of auditor

Objective and Reason: Pursuant to the Public Limited Companies Act B.E. 2535 (1992) and Article 28 of the Bank's Articles of Association, which state that the General Meeting of Shareholders shall appoint auditor and fix the remuneration of the auditor every year, the Audit Committee has considered the appointment of 3 auditors, and the fixing of audit fees for the year 2025, and submitted to the Board of Directors to propose to the General Meeting of Shareholders to appoint Ms. Sureerat Thongarunsang or Ms. Orawan Chunhakitpaisan or Mr. Chokechai Ngamwutikul of KPMG Phoomchai Audit Limited as the Bank's auditor for the year 2025, considering that they are qualified under the regulations of the Bank of Thailand and the Office of the Securities and Exchange Commission, and have shown satisfactory performance. All proposed auditors received concurrence from the Bank of Thailand. The remuneration of auditor for the year 2025 is proposed at Baht 17,268,000, considering that the remuneration of auditor is suitable with audit scope. Details are, as shown in Annex 4.

Board of Directors' Opinion: The Board of Directors concurred with the proposal of the Audit Committee, and considered it appropriate for the meeting of shareholders to appoint Ms. Sureerat Thongarunsang, CPA Registration Number 4409, or Ms. Orawan Chunhakitpaisan, CPA Registration Number 6105, or Mr. Chokechai Ngamwutikul, CPA Registration Number 9728, of KPMG Phoomchai Audit Limited as the Bank's auditor for the year 2025 and to fix the remuneration of auditor for year 2025 totaling Baht 17,268,000. Other audit fees that may additionally incur under regulatory requirements shall be under discretion of the Management Committee, as deemed appropriate.

Required Votes for Resolution: The resolution for this agenda item requires the majority votes of shareholders who attend the meeting and cast their votes.

7. To consider approving the amendment of the Bank's Articles of Association

Objective and Reason: To ensure resilience in business operations and align with the current board structure, the Meeting is requested to consider the amendment of the Bank's Articles of Association, as concern signing and affixing of the company's seal, management authorities, and Management Committee structure. Details are, as shown in annex 5.

Board of Directors' Opinion: It is considered appropriate for the meeting of shareholders to approve the amendment of Article 17. first paragraph, 18. and 19. first paragraph of the Bank's Articles of Association to ensure resilience in business operations and align with the current board structure.

Required Votes for Resolution: The resolution for this agenda item requires the votes of not less than three-fourths of the total number of votes of shareholders who attend the meeting and have the right to vote.

8. Other businesses (if any)

The Bank therefore would like to invite all shareholders to attend the Meeting via electronic media on the date and time as mentioned above. Should any shareholder have queries in relation to the agenda, please send them to the Bank in advance via the Bank's website at www.kasikornbank.com, or registered post to Investor Relations Unit, Corporate Communications Department, KASIKORNBANK PUBLIC COMPANY LIMITED, Rat Burana Building, 33rd Floor, 1 Soi Rat Burana 27/1, Rat Burana Road, Rat Burana Sub-District, Rat Burana District, Bangkok 10140, and provide contact information, i.e., name and address.

In order to speed up and facilitate the shareholders' registration to attend the Meeting via electronic media, for the shareholders wishing to attend the Meeting via electronic media by themselves or to appoint any person other than the

Bank's Independent Directors as their proxies to attend the Meeting via electronic media, please refer to the Guidelines for Shareholders' Attendance at the Meeting via Electronic Media, per Annex 8 and Procedures for Meeting Attendance via Electronic Media, per Annex 9. The registration system will be available from March 31, 2025 at 8.30 hours until the end of the Meeting on April 9, 2025. The Bank has set the record date on March 13, 2025 to determine the list of shareholders, who have the right to attend the General Meeting of Shareholders No. 113.

Shareholders wishing to appoint any of the Bank's Independent Directors as their proxies, according to the names and details per Annex 6, please return your well-completed proxy form, together with the identification documents, per Annex 7, in advance of the scheduled meeting date by using the enclosed return envelope, or submit a request form via electronic media and attach the identification documents, as shown in Annex 9.

Yours sincerely,

KASIKORNBANK PUBLIC COMPANY LIMITED

- Signature -

(Mr. Krit Jitjang)

Corporate Secretary


By order of the Board of Directors

- Remarks :
1. All shareholders can view the Annual Registration Statement and Annual Report 2024 (Form 56-1 One Report) by scanning QR Code, as shown in the Notice of Meeting.
 2. All shareholders can find the Notice of the General Meeting of Shareholders and related documents on the Bank's website.
 3. All shareholders can contact ordinary shares registrar at the Thailand Securities Depository Company Limited (TSD), Tel. 02-0099999.

Corporate Communications Department

Tel. 02-4706116

For consideration of Agenda 4: To consider the election of directors to replace those retiring by rotation

Name	: Mr. Kalin Sarasin	
Director Type	: Non-Executive Director	
Years of Directorship	: 12 years (appointed on April 3, 2013)	
Present Positions	: - Director - Member of the Credit and Investment Screening Committee - Chairman of the Risk Oversight Committee - Member of the Corporate Governance Committee	
Age	: 63	
Nationality	: Thai	
Education	: - Master's Degree (Business Administration), University of Notre Dame, USA	
Training Program	: - Director Accreditation Program, Thai Institute of Directors Association	
KBank Shareholdings	: 1,460 shares, equal to 0.00006 percent of total shares with voting right	
Performance during Tenure of Directorship	: - Provide recommendations on overall risk management policies and strategies, as well as regulatory compliance to ensure that risk management policies and strategies have been appropriately implemented; - Provide recommendations on risk oversight of KASIKORNBANK FINANCIAL CONGLOMERATE; - Provide recommendations on business management to enhance operational efficiency and to create sustainable returns; - Provide recommendations on corporate governance and sustainable development to enhance operations of the Bank towards international standards and a Bank of Sustainability.	
Positions in Other Companies	: Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand, most of the positions held are in the same business groups.	
Positions in Other Listed Companies	: 5 positions - Chairman of the Ethics Committee, Airports of Thailand Public Company Limited - Director, Chairman of the Audit Committee and Member of the Risk, Cybersecurity and Finance Committee, True Corporation Public Company Limited - Director, Asset World Corp Public Company Limited - Director, SCGJWD Logistics Public Company Limited - Advisor to the President and CEO, The Siam Cement Public Company Limited	
Positions in Non-Listed Companies	: 10 positions - Chairman, Toyota Motor Thailand Company Limited - Chairman, Toyota Auto Body Thailand Company Limited - Chairman, Ratchamongkol Rice Company Limited	

- Chairman, Dusit Foods Company Limited
- Director, Thai Digital Platform Social Enterprise Company Limited
- Director, BeerCo Limited, Singapore
- Director, Toppan (Thailand) Company Limited
- Director, Sarasin Company Limited
- Director, Seatran Port Company Limited
- Advisor, B. Grimm Joint Venture Holding Company Limited

Positions in Rival Companies/ : None

Connected Business that May
Cause Conflicts of Interest

Experience over Past 5 Years

- Senior Chairman and Chairman, the Thai Chamber of Commerce and Board of Trade of Thailand
- Chairman of the BCG Model Implementation Sub-committee on Tourism and Creative Economy
- Chairman of the University Council, University of the Thai Chamber of Commerce
- Member of the National Science and Technology Development Agency Governing Board
- Member of the National Intellectual Property Policy Committee
- Specialist Member of the National Geo-Informatics Board
- Specialist on Business Administration of the National Digital Economy and Society Committee
- Specialist, Industrial Sector, National Research Council of Thailand
- Member of the Bio-Circular-Green Economy (BCG Model) Committee
- Member of the Board of Investment
- Member of the National Economic Reform Committee
- Member of the National 5G Committee
- Member of the Eastern Economic Corridor Policy Committee
- Member of the Digital Economy and Society Development Fund Management Committee
- Member of the National Strategy Committee
- Member of the Board, Centre for the Administration of Economic Situations due to the Outbreak of the Communicable Disease Coronavirus 2019 (COVID-19)
- Member of the Advisory Board on the Private Business Sector within the Centre for the Administration of the Situation due to the Outbreak of the Communicable Disease Coronavirus 2019 (COVID-19)
- Member of the State Enterprise Director Nomination Sub-committee
- Member of the Committee, Anti-Corruption Organization of Thailand Foundation
- Director, Police General Hospital Foundation under the Royal Patronage of Her Majesty the Queen
- Member of the Tourism & MICE Promotion Working Group (D3) and Head of Private Sector Team of the SMEs & Productivity Promotion Working Group (D2) under the Public-Private Collaborative Committee
- Chairman, Suvarnabhumi Airport Hotel Company Limited

- Chairman of the Audit Committee and Member of the Human Resources and Remuneration Committee, KASIKORNBANK PUBLIC COMPANY LIMITED
- Director and Member of the Audit Committee, Thai President Foods Public Company Limited
- Director, Amata City Halong Joint Stock Company
- Director, SCG International Corporation Company Limited
- Director-Government Liaison and Public Affairs, The Siam Cement Public Company Limited
- Advisor to the Board of Directors, True Corporation Public Company Limited

Meeting Attendance in 2024	:	-	Board of Directors:	12	from	12	meetings
			-	Non-Executive Directors:	1	from	1 meeting
			-	Credit and Investment Screening Committee:	12	from	12 meetings
			-	Corporate Governance Committee:	4	from	4 meetings
			-	Risk Oversight Committee:	4	from	4 meetings

Name	:	Ms. Jainnisa Kuvnichkul Chakrabandhu Na Ayudhya	
Director Type	:	Independent Director, having qualifications per definition of Independent Director as defined by the Bank	
Years of Directorship	:	6 years (appointed on April 4, 2019)	
Present Positions	:	<ul style="list-style-type: none"> - Director - Member of the Credit and Investment Screening Committee - Member of the Audit Committee - Member of the Corporate Governance Committee 	
Age	:	45	
Nationality	:	Thai	
Education	:	<ul style="list-style-type: none"> - Master's Degree (Business Administration), Harvard University, USA 	
Training Program	:	<ul style="list-style-type: none"> - Director Leadership Certification Program, Thai Institute of Directors Association - Director Certification Program, Thai Institute of Directors Association 	
KBank Shareholdings	:	None	
Performance during Tenure of Directorship	:	<ul style="list-style-type: none"> - Provide comments independently, based on business knowledge and experience; - Review that the financial statements are accurately presented in all material aspects and prepared in accordance with the financial reporting standards, before submitting to the Stock Exchange of Thailand; - Provide advice to strengthen internal control system, risk management process and corporate governance operations, ensure that appropriate actions are taken to address important matters, prioritize the changes in business both at home and abroad, and monitor events of loss and new forms of threats that may impact business operations of the Bank; - Provide recommendations on environmental, social and governance (ESG) action plan, as well as climate change undertakings. 	
Positions in Other Companies	:	Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand, most of the positions held are in the same business groups.	
Positions in Other Listed Companies	:	None	
Positions in Non-Listed Companies	:	<ul style="list-style-type: none"> 2 positions - Director, Alumet Company Limited - Director, Metta Group Company Limited 	
Positions in Rival Companies/ Connected Business that May Cause Conflicts of Interest	:	None	
Experience over Past 5 Years	:	<ul style="list-style-type: none"> - Chief Executive Officer, Candy Crepe Company Limited - Chief Executive Officer, M Essentials Company Limited - Member of the Risk Oversight Committee, KASIKORNBANK PUBLIC COMPANY LIMITED - Director, Tanara Company Limited - Executive Director, Alumet Company Limited 	

Meeting Attendance in 2024	:	- Board of Directors:	12	from	12	meetings
		- Non-Executive Directors:	1	from	1	meeting
		- Credit and Investment Screening Committee:	11	from	12	meetings
		- Audit Committee:	11	from	12	meetings
		- Corporate Governance Committee:	4	from	4	meetings
		- Risk Oversight Committee:	3	from	3	meetings

Name	:	Ms. Kaisri Nuengsigkapan	
Director Type	:	Independent Director, having qualifications per definition of Independent Director as defined by the Bank	
Years of Directorship	:	3 years (appointed on April 7, 2022)	
Present Positions	:	<ul style="list-style-type: none"> - Director - Member of the Credit and Investment Screening Committee - Chairperson of the Audit Committee - Member of the Risk Oversight Committee 	
Age	:	63	
Nationality	:	Thai	
Education	:	<ul style="list-style-type: none"> - Master's Degree (Business Administration), Thammasat University 	
Training Program	:	<ul style="list-style-type: none"> - Director Leadership Certification Program, Thai Institute of Directors Association - Advanced Audit Committee Program, Thai Institute of Directors Association - Role of the Compensation Committee, Thai Institute of Directors Association - Role of the Chairman Program, Thai Institute of Directors Association - Director Certification Program, Thai Institute of Directors Association 	
KBank Shareholdings	:	None	
Performance during Tenure of Directorship	:	<ul style="list-style-type: none"> - Review that the financial statements are accurately presented in all material aspects and prepared in accordance with the financial reporting standards, before submitting to the Stock Exchange of Thailand, and prioritize readiness for new financial reporting standards; - Provide advice to strengthen internal control system, risk management process and corporate governance operations, ensure that appropriate actions are taken to address important matters, prioritize the changes in business both at home and abroad, and monitor events of loss and new forms of threats that may impact business operations of the Bank; - Provide recommendations on risk management of KASIKORNBANK FINANCIAL CONGLOMERATE. 	
Positions in Other Companies	:	Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand, most of the positions held are in the same business groups.	
Positions in Other Listed Companies	:	3 positions <ul style="list-style-type: none"> - Chairman of the Board of Directors and Advisor to the Executive Committee, Mc Group Public Company Limited - Director and Chairman of the Audit Committee, SCG Packaging Public Company Limited 	

Name	:	Mr. Auttapol Rerkpiboon	
Director Type	:	Independent Director, having qualifications per definition of Independent Director as defined by the Bank	
Years of Directorship	:	8 months (appointed on August 1, 2024)	
Present Positions	:	<ul style="list-style-type: none"> - Director - Member of the Credit and Investment Screening Committee - Member of the Corporate Governance Committee - Member of the Human Resources and Remuneration Committee 	
Age	:	59	
Nationality	:	Thai	
Education	:	<ul style="list-style-type: none"> - Master's Degree (Economics), National Institute of Development Administration 	
Training Program	:	<ul style="list-style-type: none"> - Director Certification Program, Thai Institute of Directors Association - Company Secretary Program, Thai Institute of Directors Association 	
KBank Shareholdings	:	None	
Performance during Tenure of Directorship	:	<ul style="list-style-type: none"> - Provide comments independently, based on business knowledge and experience; - Provide recommendations on corporate governance and sustainable development to enhance operations of the Bank towards international standards and a Bank of Sustainability; - Give consultations on human resources and remuneration management to ensure that they are aligned with the Bank's business strategies; - Provide recommendations on business management to enhance operational efficiency and to create sustainable returns. 	
Positions in Other Companies	:	Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand, most of the positions held are in the same business groups.	
Positions in Other Listed Companies	:	1 position - Director, CP Aextra Public Company Limited	
Positions in Non-Listed Companies	:	None	
Positions in Rival Companies/	:	None	
Connected Business that May Cause Conflicts of Interest	:		
Experience over Past 5 Years	:	<ul style="list-style-type: none"> - Chairman of the Council Board and the Executive Committee, Thailand Carbon Neutral Network - Chairman, Power of Innovation Foundation - Vice Chairman, Thailand Energy Academy - Member of the Steering Committee on Vetiver Development and Campaign according to Royal Initiative Project - Member of the Committee, Ruamchit Normklao Foundation for Thai Youth under the Patronage of Her Majesty the Queen - Member of the Council of Trustees, Petroleum Institute of Thailand 	

- Member of the Council, Vidyasirimedhi Institute of Science and Technology (VISTEC)
- Expert Member of the Payment Systems Committee, Bank of Thailand
- Member of the Policy Committee of State Enterprises and Private Sector for Sports Associations
- Member of the Social Cooperation Promotion Committee, Princess Maha Chakri Award Foundation
- Member of the Committee, the Bang Kachao Area Development Supervision Committee for Sustainability
- Member of the Board, Thai Foundation
- Member of the Board, Suan Luang Rama IX Foundation
- Member of the Council, Thailand Business Council for Sustainable Development
- Member of the Committee, Green Globe Institute
- Chairman, PTT Tank Terminal Company Limited
- Chairman, PTT Oil and Retail Business Public Company Limited
- Director, Chairman of the Risk Management Committee and Member of the Nomination and Remuneration Committee, Thai Oil Public Company Limited
- Director, Secretary to the Board, Chief Executive Officer, President, and Chief Operating Officer of Downstream Petroleum Business Group, PTT Public Company Limited
- Director, PTT Exploration and Production Public Company Limited
- Director, Arun Plus Company Limited

Meeting Attendance in 2024	:	- Board of Directors:	5	from	5	meetings
		- Non-Executive Directors:	1	from	1	meeting
		- Credit and Investment Screening Committee:	5	from	5	meetings
		- Corporate Governance Committee:	2	from	2	meetings
		- Human Resources and Remuneration Committee:	5	from	5	meetings

Definition of Independent Director

The Bank has defined the qualification of “Independent Director” more restrictive than the criteria set by the Capital Market Supervisory Board and in accordance with the Bank of Thailand’s criteria, as follows:

1. Holding not more than 0.5 percent of the Bank’s shares with voting rights, or that of any subsidiary company, associated company, major shareholder or controlling person of the Bank, which shall be inclusive of the shares held by any related person of such an independent director;
2. Neither being nor having been a non-independent director, an executive director, a manager, an employee, a staff member, an adviser who receives a regular salary, or a controlling person of the Bank, company in KASIKORNBANK FINANCIAL CONGLOMERATE, subsidiary company, associated company, subsidiary company at the same level, major shareholder or controlling person of the Bank unless the foregoing status has ended for not less than 2 years;
3. Not being a person related by blood or registration under law, such as father, mother, spouse, sibling, or child, including the spouse of a child, of other director, any executive, major shareholder, controlling person or person to be nominated as a director, an executive or a controlling person of the Bank or subsidiary company;
4. Neither holding nor having held a business relationship with the Bank, subsidiary company, associated company, major shareholder or controlling person in a manner which may interfere with his/her independent judgment, and neither being nor having been a substantial shareholder or a controlling person of any person having a business relationship with the Bank, subsidiary company, associated company, major shareholder or controlling person unless the foregoing relationship has ended for not less than 2 years,

The aforementioned “business relationship” includes any normal business transaction, rental or lease of immovable property, transaction relating to assets or services, or grant or receipt of financial assistance through receiving or extending loans, guarantee, providing assets as collateral, including any other similar actions, which result in the Bank or counterparty being liable to indebtedness payable to the other party in the amount of 3 percent or more of the net tangible assets of the Bank or Baht 20 million or more, whichever is lower. The amount of such indebtedness shall be calculated according to the calculation method for value of connected transactions under the Notification of the Capital Market Supervisory Board concerning regulations in respect of an entering into connected transaction *mutatis mutandis*. The combination of such indebtedness shall include indebtedness taking place during the course of 1 year prior to the date on which such a business relationship with the person commences;

5. Neither being nor having been an auditor of the Bank, subsidiary company, associated company, major shareholder or controlling person and not being a substantial shareholder, controlling person or partner of an audit firm which employs auditors of the Bank, subsidiary company, associated company, major shareholder or controlling person unless the foregoing relationship has ended for not less than 2 years;
6. Neither being nor having been any professional adviser including legal adviser or financial adviser who receives an annual service fee exceeding Baht 2 million from the Bank, subsidiary company, associated company, major shareholder or controlling person, and not being a substantial shareholder, controlling person or partner of the professional adviser, unless the foregoing relationship has ended for not less than 2 years;
7. Not being a director who has been appointed as a representative of the Bank’s director, major shareholder, or shareholder related to the major shareholder;
8. Not undertaking any business the nature of which is the same as that of the Bank or subsidiary company and which, in any material respect, is competitive with business of the Bank or subsidiary company or not being a substantial partner in the partnership, a director who is involved in management, an employee, a staff member, an adviser who receives a regular salary, or a shareholder holding more than 1 percent of shares with voting rights of a company undertaking any business the nature of which is the same as that of the Bank or subsidiary company and which, in any material respect, is competitive with business of the Bank or subsidiary company;
9. Not being an independent director who holds the position for more than 9 consecutive years, including the period during which he/she serves as an independent director of the Bank, company in KASIKORNBANK FINANCIAL CONGLOMERATE, subsidiary company, associated company, subsidiary company at the same level. If an independent director has held the position for 9 years and wishes to be re-appointed as an independent director,

he/she shall vacate from the position of director, manager, employee, staff member, adviser who receives a regular salary, or controlling person of the Bank, company in KASIKORNBANK FINANCIAL CONGLOMERATE, subsidiary company, associated company, subsidiary company at the same level, major shareholder or controlling person of the Bank for not less than 2 years.

In addition, for an independent director who has held the position for less than 9 years, if he/she has vacated from the position for less than 2 years and while over that period, he/she has not been appointed as a director, a manager, an employee, a staff member, an adviser who receives a regular salary, or a controlling person of the Bank, company in KASIKORNBANK FINANCIAL CONGLOMERATE, subsidiary company, associated company, subsidiary company at the same level, major shareholder or controlling person of the Bank, he/she may be re-appointed as an independent director but the period, which he/she serves as an independent director must all be counted;

10. Not having any characteristics that prohibit the expression of independent opinion towards the Bank's business undertakings.

The previous directorial records as an independent director to be brought up for consideration shall comply with the above criteria, except under exemption in accordance with the Notification of the Capital Market Supervisory Board.

After being appointed as an independent director with the characteristics as stipulated above, an independent director may be assigned by the Board of Directors to make a decision on the business operations of the Bank, subsidiary company, associated company, subsidiary company at the same level, major shareholder, or controlling person of the Bank in the form of collective decision.

In case where the appointed independent director has or used to have a business relationship at a value exceeding the specified amount under item 4, the Bank shall obtain an opinion of the Board of Directors indicating that after a consideration in accordance with the principle in Section 89/7 of the Securities and Exchange Act B.E. 2535 (1992), the appointment of such person does not affect the discharge of duties and the giving of independent opinions, and relevant information has also been disclosed in the notice calling the shareholders' meeting under the agenda for the election of independent director.

For consideration of Agenda 5: To consider approving the remuneration of directors

The Board of Directors Meeting No.11/2024 has considered the remuneration of directors as recommended by the Human Resources and Remuneration Committee, and is of the view that the present remuneration rate of directors as approved by the General Meeting of Shareholders No. 112 on April 11, 2024 is appropriate and in alignment with the Bank's strategies and long-term targets, experiences and scope of duties, responsibilities and related risks, and in line with comparable commercial banks. It is proposed that the remuneration for directors for the Board of Directors Meeting, Credit and Investment Committee members, Board Committee members, the Legal Adviser, and Directors' Bonus for 2025 remain at the same rate as that of 2024. It should be noted that as the Credit and Investment Screening Committee has been authorized by the Bank's Board of Directors to approve credit and investment requests, the Committee will be renamed as "Credit and Investment Committee". In addition, as the authorities, duties and responsibilities of the Corporate Governance Committee have been expanded to cover supervision of sustainable development undertakings, the Committee will be thereby renamed as "Corporate Governance and Sustainability Committee" for clarification and consistency with the assigned duties.

The Board resolved to propose to the Meeting of Shareholders to consider approving the remuneration rate of directors for 2025, as follows:

<u>Remuneration</u>	<u>Per person/month</u>	<u>(Baht)</u> <u>Changes as compared to 2024</u>
1) Remuneration for directors for the Board of Directors Meeting		
Chairperson of the Board	250,000	0
Vice Chairperson	200,000	0
Director	150,000	0
2) Remuneration for Credit and Investment Committee Members		
Chairperson	100,000	0
Member	70,000	0
3) Remuneration for Board Committees Members*		
- Audit Committee		
Chairperson	90,000	0
Member	60,000	0
- Corporate Governance and Sustainability Committee		
Chairperson	50,000	0
Member	36,000	0
- Human Resources and Remuneration Committee		
Chairman	50,000	0
Member	36,000	0
- Risk Oversight Committee		
Chairman	50,000	0
Member	36,000	0
4) Remuneration for the Legal Adviser	300,000	0
5) Bonus for directors at the rate of 0.5 percent of dividend payments		
6) Other privileges	none	none

Remark * Executive Director receives no remuneration as a member of a Board Committee.

In addition, the bonus for directors is payable at the time of the dividend payment. For the operating results of 2024, the Bank paid bonus to the directors at the time of interim dividend payment on September 27, 2024 at the amount of Baht 17,769,956.95. The Bank, therefore, proposes to pay the remaining bonus to the directors at the amount of Baht 94,773,103.72, at

the same time that the Bank will pay the dividend. The proposed remunerations of directors, including the bonus shall remain in effect until such time when the Meeting of Shareholders shall determine otherwise.

The scope of duty of the Board of Directors, Credit and Investment Screening Committee, all Board Committees, as well as individual remuneration are shown on pages 105-111 and 129-131, respectively, remuneration for executives in the position of First Senior Vice President or equivalent and higher and persons holding equivalent positions called by other names is shown on page 114, and the Bank's directors and executives holding directorship in other companies are shown on pages 178-208 of Annual Registration Statement and Annual Report 2024 (Form 56-1 One Report), and can be found on the Bank's website, www.kasikornbank.com.

For consideration of Agenda 6: To consider approving the appointment and the fixing of remuneration of auditor

Pursuant to the Public Limited Companies Act B.E. 2535 and Article 28 of the Bank's Articles of Association, which state that the General Meeting of Shareholders shall appoint auditor and fix the remuneration of auditor every year, and by recommendation of the Audit Committee, the Board of Directors Meeting No.1/2025 considered it appropriate for the meeting of shareholders, as follows:

1. To consider appointing auditors of KPMG Phoomchai Audit Limited for 2025, which is within the network of KPMG International, having offices worldwide, as the Bank's auditor, taking into considerations their qualifications, such as experience, specialization, audit team, and ability to prepare financial statements by the timelines, which received concurrence from the Bank of Thailand. The proposed auditors are namely:

<u>Name</u>	<u>CPA Registration Number</u>	<u>Years of Auditing for the Bank</u>
1. Ms. Sureerat Thongarunsang	4409	5 (Signed on the auditor's reports for 2020 - 2024)
2. Ms. Orawan Chunhakitpaisan	6105	- (Having never signed on the auditor's reports)
3. Mr. Chokechai Ngamwutikul	9728	- (Having never signed on the auditor's reports)

Anyone of them shall be empowered to audit, perform, and sign on the auditor's reports.

Moreover, KPMG Phoomchai Audit Limited or audit firms within the network of KPMG International are the auditors of 54 subsidiary companies of the Bank, namely:

1. KASIKORN ASSET MANAGEMENT CO., LTD.	21. PROGRESS MANAGEMENT CO., LTD.
2. KASIKORN RESEARCH CENTER CO., LTD.	22. PROGRESS FACILITIES MANAGEMENT CO., LTD.
3. KASIKORN SECURITIES PCL	23. PROGRESS SERVICE SECURITY GUARD CO., LTD.
4. KASIKORN LEASING CO., LTD.	24. PROGRESS STORAGE CO., LTD.
5. KASIKORN FACTORY AND EQUIPMENT CO., LTD.	25. PROGRESS H R CO., LTD.
6. KASIKORN TECHNOLOGY GROUP SECRETARIAT CO., LTD.	26. PROGRESS SERVICE SUPPORT CO., LTD.
7. KASIKORN LABS CO., LTD.	27. PROGRESS COLLECTION CO., LTD.
8. KASIKORN SOFT CO., LTD.	28. PROGRESS TRAINING CO., LTD.
9. KASIKORN INFRA CO., LTD.	29. PROGRESS MULTI INSURANCE BROKER CO., LTD.
10. KASIKORN X CO., LTD.	30. Muang Thai Broker Co., Ltd.
11. Muang Thai Group Holding Co., Ltd.	31. MT Insure Broker Co., Ltd.
12. Muang Thai Life Assurance PCL	32. FUCHSIA VENTURE CAPITAL CO., LTD.
13. KASIKORNTHAI BANK SOLE LIMITED	33. BEACON INTERFACE CO., LTD.
14. KASIKORNBANK (CHINA) CO., LTD.	34. KASIKORN VISION CO., LTD.
15. KUBIX DIGITAL ASSET CO., LTD.	35. KASIKORN GLOBAL PAYMENT CO., LTD.
16. BEACON VENTURE CAPITAL CO., LTD.	36. AI GEN CO., LTD.
17. Phethai Asset Management Co., Ltd.	37. KASIKORN VISION INFORMATION TECHNOLOGY CO., LTD.
18. PROGRESS PLUS CO., LTD.	38. KASIKORN X VENTURE CAPITAL CO., LTD.
19. PROGRESS APPRAISAL CO., LTD.	39. Kasikorn Vision Financial Company Pte. Ltd.
20. PROGRESS GUNPAI SECURITY GUARD CO., LTD.	40. Orbix Holdings CO., LTD.

41. Orbix Custodian Co., Ltd.	48. Kasikom Vision (Shanghai) Private Fund Management Co., Ltd.
42. KBTG VIETNAM CO., LTD.	49. ORBIX INVEST CO., LTD.
43. KASIKORN VISION ANALYTICS CO., LTD.	50. MARCO TECHNOLOGY CO., LTD.
44. KASIKORN INVESTURE CO., LTD.	51. ORBIX TRADE CO., LTD.
45. ORBIX TECHNOLOGY & INNOVATION CO., LTD.	52. KOP50 CO., LTD.
46. NGERN HAI JAI CO., LTD.	53. K ENERGYPLUS CO., LTD.
47. PT Kasikom Vision Financial Indonesia	54. K CLIMATE 1.5 CO., LTD.

The auditors proposed as auditor of the Bank and its subsidiary companies are under the same audit firm having no relationship or any interest with the Bank or its subsidiary companies, executives, major shareholders, or related persons, in a way that may impact their performing task independently.

For subsidiary companies audited by the auditors of other auditing firms, the Board of Directors shall supervise that the financial statements are prepared by the timelines.

2. To consider approving the audit fees for 2025 at the total amount of Baht 17,268,000 which consists of:

	<u>Audit Fees</u>	<u>Changes as compared to 2024</u>
		(Baht)
- Annual and half-year audit for the Bank's financial statements and its consolidated financial statements	9,600,000	50,000
- Quarterly review of the Bank's financial statements and its consolidated financial statements	4,300,000	300,000
- Audit for overseas branches (in Baht)	3,368,000	(134,000)
Total	17,268,000	216,000

The audit fees for 2025 increase from 2024 by Baht 216,000, or approximately 1.27 percent, due to the increase of audit tasks of auditing from the new legal requirements arising from the Base Erosion and Profit Shifting (BEPS 2.0) measures.

Other audit fees that may additionally incur under the regulatory requirements are proposed to be under the discretion of the Management Committee, as deemed appropriate.

The audit fees of the above 54 subsidiary companies for 2025 total Baht 36,134,000. The total audit fees of the Bank, overseas branches and subsidiary companies are Baht 53,402,000. Such audit fees of subsidiary companies have already included out-of-pocket expenses, except the audit fees for Muang Thai Life Assurance PCL, Muang Thai Broker Co., Ltd., Muang Thai Group Holding Co., Ltd., MT Insure Broker Co., Ltd., FUCHSIA VENTURE CAPITAL CO., LTD., AI GEN CO., LTD., KASIKORNTHAI BANK SOLE LIMITED, KASIKORNBANK (CHINA) Co., Ltd., KASIKORN VISION ANALYTICS CO., LTD., KBTG VIETNAM CO., LTD., PT Kasikom Vision Financial Indonesia, and Kasikom Vision (Shanghai) Private Fund Management Co., Ltd., which the auditors will collect out-of-pocket expenses per actual expenses.

As for the companies in which the Bank holds shares in excess of 20 percent but not more than 50 percent, they have appointed auditors, according to the resolutions of the companies' Shareholders Meeting, as the Bank has no control over those companies.

In addition to the audit fees of last year, the Bank and subsidiary companies paid remuneration for other services, i.e., special purpose audit engagement, legal and tax service, internal control system services (SOC 2), legal document translation

services, and sharing knowledge on risk management of off-balance sheet assets to KPMG Phoomchai Audit Limited or audit firms within the network of KPMG International as shown on page 116 of the Annual Registration Statement and Annual Report 2024 (Form 56-1 One Report), and disclosed on the Bank's website, www.kasikornbank.com. The other services were considered not impairing the auditor's independence, and approved by the Audit Committee.

For consideration of Agenda 7: To consider approving the amendment of the Bank's Articles of Association

To ensure resilience in business operations and align with the current board structure, it is considered appropriate for the meeting of shareholders to approve the amendment of Article 17. first paragraph, 18. and 19. first paragraph, of the Bank's Articles of Association, as follows:

Existing Content	Proposed Revision
<p><u>Directors</u></p> <p>Article 17. The directors shall have the power to conduct all kinds of business of the Company. Two directors are authorized to sign and affix the common seal of the Company.</p> <p style="padding-left: 40px;">The Board of Directors shall have the power to specify and/or amend the names of directors who are authorized to sign and affix the common seal of the Company.</p>	<p><u>Directors</u></p> <p>Article 17. The directors shall have the power to conduct all kinds of business of the Company. Only one executive director, or other two directors are <u>shall be</u> authorized to sign and affix the common seal of the Company.</p> <p style="text-align: center;">-Unchanged-</p>
<p>Article 18. The Board of Directors shall appoint a director to be the Chief Executive Officer and a director to be the President, and that the Chief Executive Officer may be the same person as the President. The Board of Directors shall prescribe powers and duties of the Chief Executive Officer and the President. If the powers and duties of the Chief Executive Officer and the President are not prescribed, the Chief Executive Officer and the President shall have the power to manage the Company in compliance with general custom and under the Board of Directors' supervision.</p> <p style="padding-left: 40px;">The Board of Directors may appoint any person or persons to be Director & Executive Vice President and Director & First Senior Vice President. The Board of Directors may prescribe authority of the Director & Executive Vice President and Director & First Senior Vice President. If the powers and duties of the Director & Executive Vice President and Director & First Senior Vice President are not prescribed, the Director & Executive Vice President and Director & First Senior Vice President shall perform their duties in compliance with the general custom and under the Board of Directors' supervision.</p>	<p>Article 18. The Board of Directors shall appoint a director to be the Chief Executive Officer and a director to be the President, and that the Chief Executive Officer may be the same person as the President. The Board of Directors shall prescribe powers and duties of the Chief Executive Officer and the President. If the powers and duties of the Chief Executive Officer and the President are not prescribed, the Chief Executive Officer and the President shall have the power to manage the Company in compliance with general custom and under the Board of Directors' supervision.</p> <p style="padding-left: 40px;">The Board of Directors may appoint any person or persons to be Director & Executive Vice President and Director & First Senior Vice President. The Board of Directors may prescribe authority of the Director & Executive Vice President and Director & First Senior Vice President. If the powers and duties of the Director & Executive Vice President and Director & First Senior Vice President are not prescribed, the Director & Executive Vice President and Director & First Senior Vice President shall perform their duties in compliance with the general custom and under the Board of Directors' supervision.</p>
<p>Article 19. The Board of Directors shall appoint a Management Committee consisting of a Chief Executive Officer, President, official and persons that the Board of Directors deems appropriate; and they shall have an authority to manage and operate the Company's business as determined by the Board of Directors.</p>	<p>Article 19. The Board of Directors shall appoint a Management Committee consisting of a Chief Executive Officer, <u>Presidents</u>, official and persons that the Board of Directors deems appropriate; and they shall have an authority to manage and operate the Company's business as determined by the Board of Directors.</p>

Profiles of Independent Directors for Shareholders to Appoint as Proxy

1. Ms. Kobkarn Wattanavrangkul
Chairperson of the Board and Chairperson of the Credit and Investment Screening Committee
Age 64 years
400/22 Phahon Yothin Road, Sam Sen Nai Sub-district, Phaya Thai District, Bangkok 10400
KBank Shareholdings: None
Conflicts of interest in any agenda: None
2. Mr. Chanin Donovanik
Member of the Credit and Investment Screening Committee, Chairman of the Human Resources and Remuneration Committee, and Member of the Audit Committee
Age 68 years
400/22 Phahon Yothin Road, Sam Sen Nai Sub-district, Phaya Thai District, Bangkok 10400
KBank Shareholdings: None
Conflicts of interest in any agenda: None
3. Ms. Piyaporn Phanachet
Member of the Credit and Investment Screening Committee, Member of the Audit Committee, and Member of the Risk Oversight Committee
Age 58 years
400/22 Phahon Yothin Road, Sam Sen Nai Sub-district, Phaya Thai District, Bangkok 10400
KBank Shareholdings: None
Conflicts of interest in any agenda: None

Remarks:

1. Shareholders should study details of meeting agenda before making the decision to assign a proxy.
2. If you grant proxy status to any of the foregoing independent directors of the Bank to attend the meeting and vote on your behalf, please refer to the Procedures for Meeting Attendance via Electronic Media, per Annex 9 by submitting the request form together with the identification documents via electronic media or sending a well-completed Proxy Form together with the identification documents to the Bank in advance of the scheduled meeting date by using the enclosed return envelope. This is to ensure orderly preparation of the meeting. The Bank and directors who are proxy holders affirm that they will perform in accordance with the action assigned by the shareholders who have granted them a proxy.
3. Detailed profiles of the above three directors are shown in the Annual Registration Statement and Annual Report 2024 (Form 56-1 One Report) which can be found on the Bank's website, www.kasikornbank.com.

Guidelines for Shareholders' Attendance at the Meeting
via Electronic Media

Identification Documents

1. For Individual Shareholders

- 1.1 In case of self-attending: A copy of document issued by a government agency, bearing the shareholder's photograph, which has not yet expired, such as identification card or driving license or passport, certified true and correct by the shareholder.
- 1.2 In case of appointment of a proxy:
- (1) The Proxy Form, per Annex 7 having the barcode, completely filled in and signed by the proxy grantor and the proxy.
 - (2) A copy of identification document of the shareholder issued by a government agency, as specified in item 1.1, and certified true and correct by the proxy grantor.
 - (3) A copy of identification document of the proxy issued by a government agency, as specified in item 1.1, certified true and correct by the proxy.

2. For Juristic Shareholders

- 2.1 In case of self-attending by the authorized representative:
- (1) A copy of identification document of the director authorized to represent the company issued by a government agency containing details as specified in item 1.1, certified true and correct by the director.
 - (2) A copy of the juristic person certificate, issued by the Department of Business Development, Ministry of Commerce, of a shareholder, not longer than 6 months from the issue date of the certificate, certified true and correct by the director authorized to represent the company, affixed with the company seal (if any).
- 2.2 In case of appointment of a proxy:
- (1) The Proxy Form, per Annex 7 having the barcode, completely filled in and signed and sealed (if any) by the director authorized to represent the company, and signed by the proxy.
 - (2) A copy of identification document of the director authorized to represent the company issued by a government agency containing details as specified in item 1.1, certified true and correct by the director.
 - (3) A copy of the juristic person certificate, issued by the Department of Business Development, Ministry of Commerce, of a shareholder, not longer than 6 months from the issue date of the certificate, certified true and correct by the director authorized to represent the company, affixed with the company seal (if any).
 - (4) A copy of identification document of the proxy issued by a government agency containing details as specified in item 1.1, certified true and correct by the proxy.

3. For Non-Thai Shareholders or Juristic Persons Incorporated under Foreign Law

- (1) Shareholder or proxy, being a natural person, attending the meeting must use a copy of identification card or passport for foreign national, certified true and correct by the shareholder or proxy.
- (2) Shareholder or proxy of the juristic person shall use a copy of the juristic person certificate, issued by a government agency in a country where the juristic person is located. There shall be a list of the directors authorized to represent the juristic person, together with binding conditions and location of Head Office, and a copy of identification card or passport, certified true and correct by the director authorized to represent the company.
- (3) The Proxy Form, per Annex 7 having the barcode, completely filled in and signed by the proxy grantor and the proxy.
- (4) English translation is required to be attached for any original document which is not made in English and such translation must be certified true and correct by the shareholder.

4. For Foreign Shareholders Appointing a Custodian in Thailand

- (1) All documents similar to those specified in item 3(2) - 3(3).
- (2) Power of Attorney granted by the shareholder authorizing the custodian to sign the Proxy Form on his/her behalf.
- (3) Letter certifying that the custodian, who signs the Proxy Form, is permitted to engage in the custodian business.

5. In Case Shareholders Deceased

In this case, the administrator of the deceased's estate attending the meeting by himself/herself or appointing a proxy to attend the meeting on his/her behalf must use a copy of the court order appointing him/her as administrator of the deceased's estate, signed by the authorized person.

6. In Case Shareholders are Minors

Their parents or legal guardians attending the meeting by themselves or appointing a proxy to attend the meeting on their behalf must use copies of identification card and house particular, or a copy of birth certificate of their minors.

7. In Case Shareholders are Incompetent Persons or Quasi-Incompetent Persons

The guardian or curator attending the meeting by himself/herself or appointing a proxy to attend the meeting on his/her behalf must use a copy of the court order appointing him/her as a guardian or curator, signed by the authorized person.

The Bank reserves the right to request additional registration documents for verification.

Meeting Attendance

1. For Self-Attending

Please follow the Procedures for Meeting Attendance via Electronic Media. The registration system will be available from March 31, 2025 at 8.30 hours until the end of the meeting.

2. For Proxies

2.1 Appointment of Proxy

The Bank has provided Proxy Forms A, B, C for shareholders, as specified by the Department of Business Development, Ministry of Commerce. It shows clearly each item in order that the shareholders who are unable to attend the meeting by themselves can consider appointing other persons, or the Bank's independent directors in the proposed list. Shareholders may appoint more than one proxy to ensure flexibility in cases where any of the proxies are unable to attend the meeting, another proxy can attend the meeting on his/her behalf. However, only one proxy is eligible to attend the meeting and cast vote. Allocation of shares to several proxies to vote in the meeting is not allowed. To cast vote in each agenda item, the shareholders or proxies can only cast vote as approval or disapproval or abstention. Each Proxy Form can be used in the following cases:

- **Proxy Form A** is a simple and general form (for all shareholders), which can be downloaded from the Bank's website, www.kasikornbank.com.
- **Proxy Form B** clearly indicates items for voting by a proxy, which is attached to the Notice of the Meeting, per Annex 7.
- **Proxy Form C** is used exclusively for foreign shareholders appointing the custodian in Thailand. Such Proxy Forms can be downloaded from the Bank's website, www.kasikornbank.com.

2.2 In case of appointing the Bank's Independent Directors as proxy, please refer to the Procedures for Meeting Attendance via Electronic Media, per Annex 9 by submitting a request form together with the identification documents via electronic media or sending a well-completed Proxy Form together with the identification documents to the Bank in advance of the scheduled meeting date by using the enclosed return envelope. This is to ensure orderly preparation for the meeting. Shareholders can watch a live broadcast of the meeting of shareholders at <https://inv.inventech.co.th/KBANKAGM2025-EN> but cannot vote or ask questions through such channel. (For troubleshooting, please contact Inventech Call Center at 02-4609224.)

For shareholders wishing to cancel the proxy appointment, please do so within April 8, 2025 at 16.30 hours, by submitting a notification letter together with identification documents to the Chairperson of the Board via Shareholder_IR@kasikombank.com or registered post to Investor Relations Unit, Corporate Communications Department, KASIKORNBANK PUBLIC COMPANY LIMITED, Rat Burana Building, 33rd Floor, 1 Soi Rat Burana 27/1, Rat Burana Road, Rat Burana Sub-District, Rat Burana District, Bangkok 10140.

2.3 In case of appointing persons other than the Bank's Independent Directors as proxy, please refer to the Procedures for Meeting Attendance via Electronic Media, per Annex 9. The registration system will be available from March 31, 2025 at 8.30 hours until the end of the meeting.

2.4 The Bank will be responsible for Baht 20 stamp duty.

Voting Process and Vote Counting Procedures

Voting Process

1. The Chairman of the Meeting shall propose the shareholders to cast their votes for the agenda item.
2. Shareholders wishing to cast their votes as approval, disapproval or abstention can cast votes via electronic media, per details as in Annex 9.
3. Shareholders, who approve, cancel the most recent vote or do not cast vote, will be assumed to have approved the agenda item as proposed by the Chairman.
4. After announcement of the voting results, the voting of such agenda item shall be deemed completed.

Vote Counting Procedures


1. One share shall be counted one vote and the majority of votes shall be deemed a resolution, except as stated otherwise by law. In case of a tie of votes, the Chairman shall have a deciding vote.
2. In counting the voting results for the agenda item, the Bank will count the votes of shareholders or proxies attending the meeting via electronic media as approval by deducting the disapproval and abstention of votes from the total votes of shareholders entitled to vote attending the meeting and proxies.
3. The announcement of total votes counted, there will be announcement of votes counted as approval, disapproval, and abstention of votes. The total shares, under shareholders, present at the meeting, will be counted. In case the shareholders leave the meeting while the meeting is in progress, the votes of such shareholders will be deducted from the system.

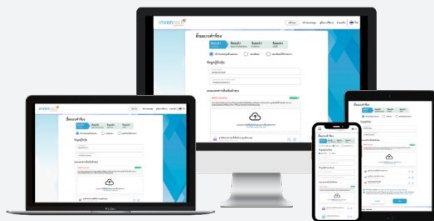
Procedures for Meeting Attendance via Electronic Media

Shareholders and proxies wishing to attend the Meeting via electronic media can proceed according to the procedures for submitting the request form to attend the meeting via electronic media as follows:

Steps for Submitting a Request Form via e-Request System

1. Submit a request to attend the Meeting by electronic media via Web Browser at

<https://inv.inventech.co.th/KBANK207180R/#/homepage> or scan QR Code  and follow the steps as shown in the picture



**** To merge user accounts, please use the same email and phone number ****

- 1 Click link URL or scan QR Code in the Notice of the Meeting
- 2 Choose the type of request form to proceed with the following 4 steps
 - Step 1 Fill in the information about the shareholders
 - Step 2 Fill in the information for verification
 - Step 3 Verify via OTP
 - Step 4 Successful transaction. The system will display the shareholders' information again for verification.
- 3 Please wait for an email information detail of meeting and Password

2. For shareholders wishing to attend the Meeting via electronic media either by themselves or proxies who are not the Bank's Independent Directors, please note that the registration system will be available from March 31, 2025 at 8.30 hours until the end of the meeting.
3. The electronic meeting system will be available on April 9, 2025 at 12.00 hours (2 hours before the opening of the meeting). Shareholders or proxies are required to use the provided Username and Password and follow the instruction manual to access the system.

Appointment of Proxy to the Bank's Independent Directors

For Shareholders wishing to appoint the Bank's Independent Directors as proxy, please submit a request form together with the identification documents via electronic media, or send a well-completed Proxy Form together with the identification documents to the Bank in advance of the scheduled meeting date by using the enclosed return envelope to ensure orderly preparation for the meeting.

For troubleshooting related to the system, please contact Inventech Call Center



02-4609224



@inventechconnect



Available during March 31 – April 9, 2025 at 08.30 - 17.30 hours

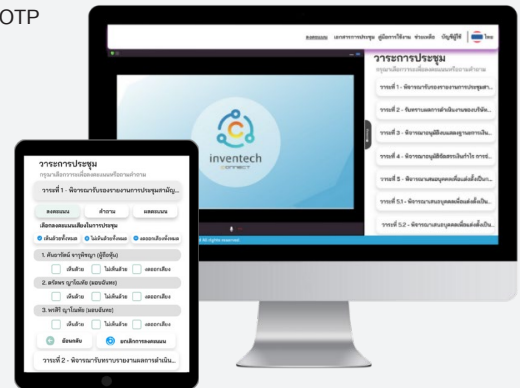
(Only on business days, excluding official holidays and public holidays)



Report a problem
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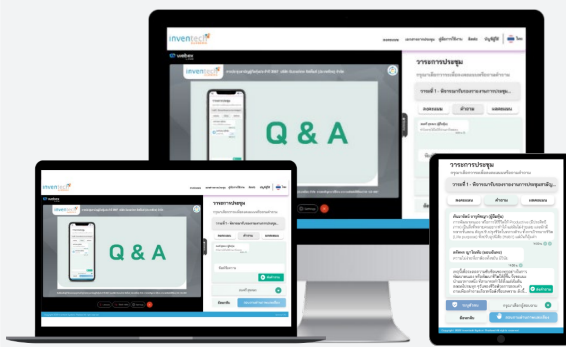
Steps for registration for attending the meeting (e-Register) and Steps for Voting (e-Voting)

- 1 Enter the email and password that you received from your email or request OTP
- 2 Click “Register” button and you will be counted as a quorum
- 3 Click “Join Attendance”, then click “Accept” button
- 4 Select the agenda you wish to vote on
- 5 Click “Vote” button
- 6 Cast your vote
- 7 The system will display the status of your latest vote



To cancel the latest vote, please press the “Cancel latest vote” button. (This means that your most recent vote will be equal to not voting, or your vote will be determined by the agenda results). Voting can be changed until the closing of voting session.

Steps for Asking Questions via Inventech Connect



- 1 Ask a question
 - Select agenda
 - Click “Question” button
 - Type the question then click “Send”
- 2 Ask a question via video conference
 - Click “Conference” button
 - Click “OK” button to confirm your queue
 - Please wait for your queue to ask questions before opening your microphone and camera

User Manual and Video for Inventech Connect

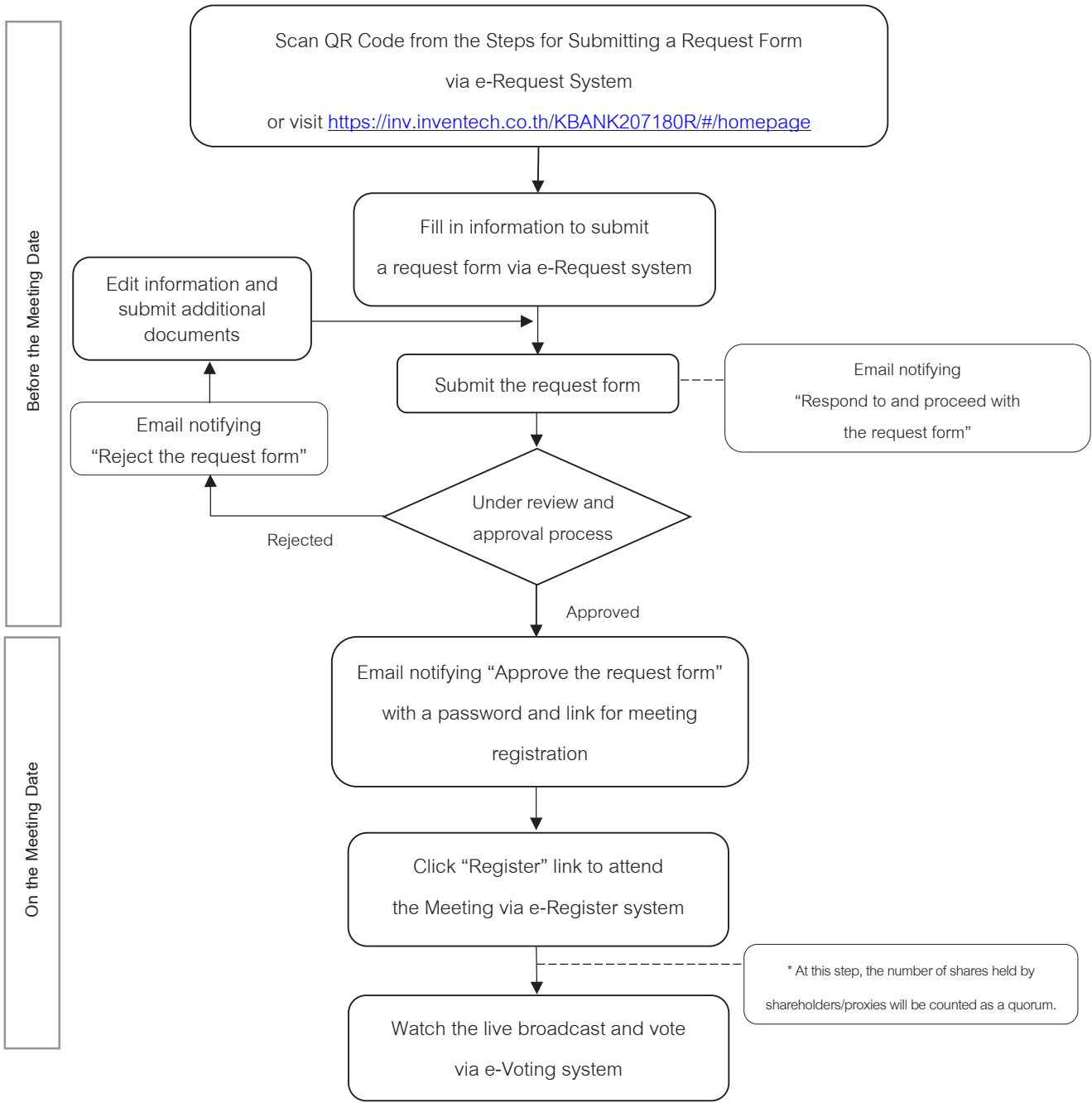


User Manual and Video of using Inventech Connect

* Note: Operation of the electronic meeting system and Inventech Connect system is dependent on the internet capability of the shareholders or proxies, including the device and/or program of the device. Please use the device and/or the following programs to operate the system.

1. Internet speed requirements:
 - High-Definition Video: Minimum internet speed of 2.5 Mbps (recommended)
 - High Quality Video: Minimum internet speed of 1.0 Mbps
 - Standard Quality Video: Minimum internet speed of 0.5 Mbps
2. Device requirements:
 - Smartphone/Tablet with iOS or Android OS
 - PC/Laptop with Windows or Mac OS
3. Internet Browser: Chrome (recommended) / Safari / Microsoft Edge **** The system does not support Internet Explorer.**

Flowchart for Meeting Attendance via Electronic Media (e-Meeting)



Note:

- In case of merging/changing accounts**
 - In case of submitting multiple requests by using the same email address and phone number, the system will merge accounts or in case of more than 1 account, users can click "change account" button to switch between accounts, while the previously used accounts will still be counted as the base account in the Meeting.
- In case of leaving the Meeting**
 - Attendees can click "Register for leaving the meeting". As such, the number of your shares will be deducted from base votes in all remaining agenda items.

Articles of Association of the Bank relating to the General Meeting of Shareholders

“Article 10. bis, Directors shall be elected by a meeting of shareholders in accordance with the following rules and procedures:

- (1) Directors may be elected individually or in a set.
- (2) Each shareholder shall have one vote per each share held by him for the election of each director.
- (3) Each shareholder shall use all of his votes in the election of directors.
- (4) The persons who received the highest number of votes in their respective order of the votes (in case of election of directors in a set) in a number not exceeding the number of directors to be elected at that meeting, shall be appointed as directors.
- (5) In the event of equal votes for the last person, the chairman of the meeting shall have a casting vote.

Article 20. The ordinary general meeting shall be held once in a year within 4 months from the date of closing account for preparation of balance sheet stated in Article 31. The Board of Directors may summon extraordinary meeting whenever they think fit.

A meeting of shareholders may be held through electronic means, which must comply with the rules and procedures under the laws. In such a case, it shall be deemed that the Company's principal office is the venue of the meeting.

In case one or several shareholders holding shares amounting to not less than ten percent of the total number of shares sold may submit their names in a request directing the Board of Directors in writing to call an extraordinary general meeting at any time. The issues and reasons for calling such a meeting shall be clearly stated in such notice. In this regard, the Board of Directors shall proceed to call a meeting of shareholders to be held within forty-five days from the date the request in writing from the shareholders is received.

In case the Board of Directors fails to arrange for the meeting within such period under the third paragraph, the shareholders who have subscribed their names or other shareholders holding the required aggregate number of shares may themselves call the meeting within forty-five days from the date of expiration of the period under the third paragraph. In such a case, the meeting is deemed to be shareholders' meeting called by the Board of Directors and the Company shall be liable for necessary expenses as may be incurred in the course of convening such meeting and the Company shall reasonably provide facilitation. The shareholders calling the meeting may send the notice of the meeting to other shareholders by electronic means, which must comply with the rules and procedures under the laws.

In the case where, at the meeting called by the shareholders under the fourth paragraph, the number of the shareholders presented does not constitute a quorum as prescribed by Article 22, the shareholders under the fourth paragraph shall be jointly liable for the expenses incurred from holding that meeting.

Article 21. Notice summoning of both ordinary and extraordinary meetings shall have to be given in advance to shareholders not less than 7 days before the date fixed for the meeting, specifying also the nature of business to be transacted.

The aforesaid notice calling for the general meeting may be published in a Thai newspaper and distributed within the area where the principal office of the Company is located, or published through electronic means, in compliance with the rules and procedures under the laws, at least three consecutive days and at least three days prior to the date of the meeting.

Article 22. The quorum at every general meeting shall not be deemed constituted unless shareholders present in person or represented by proxy at least twenty five persons and one-third of the total shares are present, except mentioned in Article 23.

Article 22. bis. Each shareholder is entitled to execute one proxy in form designated by the Registrar for another to attend or vote on his behalf in a meeting and there must be only one person as proxy to transact the mentioned actions regardless number of shares held by such shareholder.

The appointment of proxy pursuant to the first paragraph can be made by electronic means, which must comply with the rules and procedures under the laws.

Article 23. If within one hour from the time appointed for the general meeting the quorum is not present, the meeting, if summoned upon by requisition of shareholders, shall be dissolved. If summoned upon by the Board of Directors itself, another general meeting shall be summoned again by the notice calling such meeting shall be delivered to shareholders not less than seven days prior to the date of the meeting and at such new meeting the quorum is present regardless the number of shareholders in attendant.

Article 24. On voting, one share shall be counted one vote and the majority of votes shall be deemed resolution. In case of an equality of votes, the Chairman shall be entitled to a casting vote distinguishing from that he has in the capacity of shareholder.

Article 25. Voting on poll may be made when not less than five shareholders request it and the meeting resolves to do so. The Chairman of the meeting shall prescribe the method of such poll voting.

Article 26. In general, the Chairman of the Board shall be the chairman of the shareholders meeting. In the case of absence or incapability of the Chairman of the Board, if there is a Vice-Chairman of the Board, the Vice-Chairman of the Board shall be the chairman of the meeting. In the absence or incapability of the Vice-Chairman of the Board, the meeting shall elect a shareholder to be chairman of the meeting.

Article 27. Any shareholder who has in a resolution a special interest shall not be entitled to exercise the right of proxy to vote. The Chairman may ask him to leave the meeting temporarily. However, vote for election or removal of directors is not subjected to this Article.

Article 28. The business to be transacted at the ordinary meeting is as follows:

- (1) The directors submit to the meeting the report showing how the business of the Company was conducted during the year under review;
- (2) Adoption of balance sheet;
- (3) Consideration on dividend and reserve fund;
- (4) Election of new directors in place of those retired by rotation;
- (5) Appointment of the auditor and fix remuneration;
- (6) Other business provided that the chairman of the meeting considers appropriate."

The full version of the Bank's Articles of Association may be found on the Bank's website, www.kasikombank.com.

Personal Data Protection for the General Meeting of Shareholders

KASIKORNBANK PUBLIC COMPANY LIMITED (“KBank”) gives top priority to your privacy and safeguards your personal data, as a shareholder, authorized person or proxy. KBank, therefore, has set out policies, rules and regulations for KBank’s business, providing strict measures in protecting your personal data so that you can be assured that your personal data entrusted to KBank will be processed according to your needs and in accordance with the laws.

KBank would like to inform you, as a data owner, of the purposes and details of the collection, usage and/or disclosure of your personal data as well as your legal rights in connection with personal data, as follows:

“Personal Data” means any information relating to identifying a person directly or indirectly.

1. Personal Data that KBank collects, uses and/or discloses

For the purposes of convening and attending the Shareholders Meeting, KBank shall collect your Personal Data including name-surname, age, date of birth, national identification number, passport number, taxpayer identification number, securities holder registration number, deposit account number, contact information, such as home address, workplace, phone number, fax number, email, IP address, voice recording, still picture, moving picture, and other information deemed as Personal Data under the Personal Data Protection Laws.

For identity verification, KBank shall request a photocopy and/or a copy of your identification card, which may contain sensitive Personal Data, such as religion. KBank has no intention to collect such sensitive Personal Data from you, thus asking for your cooperation to cover such data to make it unreadable prior to submitting the photocopy and/or the copy of your identification card to KBank.

2. Purposes and lawful basis of collecting, using and/or disclosing Personal Data

KBank shall collect, use and/or disclose your personal data only as necessary, based on our legitimate purposes or there is a lawful basis, including to fulfill our legal obligations, such as for calling and convening the Shareholders Meeting, verifying identity, delivering relevant documents, and carrying out any action required by law, such as the Public Limited Companies Act, B.E. 2535 (1992), the Civil and Commercial Code and any other related laws, or to carry out actions necessary for legitimate interests of KBank or other persons or juristic persons, such as for preparing the Shareholders Meeting minutes, broadcasting video of the Meeting, recording still and moving pictures to be used for preparing the Meeting minutes and for publication via printed media and electronic media, for security, as well as for any other necessary actions, taking into account the fundamental rights of your Personal Data and to the extent that it is within your reasonable expectation.

In the event that KBank is required to collect, use, and/or disclose your personal data in order to perform our legal obligations in accordance with the law, and you do not provide the necessary personal data upon request, KBank may not be able to perform our duties towards you as a shareholder, authorized person, or proxy. This could affect KBank’s ability to comply with our legal obligations.

3. Sources of Personal Data

KBank shall collect Personal Data directly from you and/or may collect Personal Data obtained from securities registrar, such as the Thailand Securities Depository Company Limited (TSD), only when necessary through methods that are in compliance with legal requirements.

4. Disclosure of Personal Data

KBank may disclose your Personal Data to government authorities, regulators, and relevant persons or agencies e.g. the Ministry of Commerce, the Securities and Exchange Commission, the Stock Exchange of Thailand, the Thailand Securities Depository Company Limited, courts, data processors, third party service providers, competent authorities, etc., for the purposes as described in this Personal Data Protection Policy. KBank shall oversee that such

persons or entities receiving such data will collect, use, and/or disclose your Personal Data to the extent and under the purposes as described in this Policy.

5. Duration of your Personal Data retention

KBank will retain your Personal Data for as long as necessary during the period you are KBank's shareholder, or for as long as necessary to achieve related purposes, unless law requires or permits longer retention period of not over 10 years. KBank shall take appropriate actions to erase, destroy, or anonymize the Personal Data when it is no longer necessary or when the period lapses.

6. Protection of your Personal Data

For retention of your Personal Data, KBank implements technical measures and organizational measures to ensure appropriate security in the Personal Data processing and to prevent Personal Data breach. KBank has set out policies, rules and regulations on Personal Data protection, e.g. security standards of information technology and measures to prevent data recipients from using or disclosing the data for other purposes or without authorization or unlawfully. KBank has amended such policies, rules and regulations as frequently as deemed necessary and appropriate.

Moreover, KBank's executives, employees, staff, contractors, agents, advisers and data recipients are obligated to keep the Personal Data confidential pursuant to confidentiality measure provided by KBank.

7. Your rights related to Personal Data

Your rights are legal rights, namely withdrawal of consent, data access, data portability, objection, data erasure or destruction, processing suspension, data rectification and complaint lodging. You may exercise any of these rights within legal requirements at the present or as amended in the future as well as regulations set out by KBank. In case you are under 20 years old or your legal contractual capacity is restricted, your father and mother, guardian or representative may request to exercise the rights on your behalf.

The exercise of aforementioned rights may be restricted under relevant laws and it may be necessary for KBank to deny or not be able to carry out your requests, e.g. to comply with the laws or court orders, public tasks, your request in breach of rights or freedom of other persons, etc. If KBank denies the request, KBank will inform you of the reason.

8. How to contact KBank and/or the Data Protection Officer

If you have any suggestions or inquiries regarding collection, usage and/or disclosure of your Personal Data as well as a request to exercise your rights, you may contact KBank and/or the Data Protection Officer via the following channels:

- K-Contact Center
Tel. 02-8888888
- Data Protection Officer
Email: DataProtectionOfficer@kasikornbank.com
KASIKORNBANK PUBLIC COMPANY LIMITED, 1 Soi Rat Burana 27/1, Rat Burana Road, Rat Burana Sub-district, Rat Burana District, Bangkok, 10140



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