

Questions and Suggestions of Shareholder in the 29th Annual Ordinary General Meeting (Year 2022)

Questions of Shareholder

Mr. Basant Kumar

The questions are summarized as follows:

Dugar (Shareholder)

1. Can the Bank use EY Office Co., Ltd. as its auditor at all time?
2. Are the auditors of EY Office Co., Ltd., a registered ASEAN CPA?
3. Can the Bank request for a loan from the interbank and money market in addition to depositing money?
4. Does the Bank consider paying variable bonuses to employees based on the growth rate of net profit?

Head of Financial

Management Group

Answer to question No. 1.: Each year, the Bank has assigned EY Office Co., Ltd., as the auditor, to review the interim financial statements and/or audit the interim financial statements in accordance with the regulations of the Securities and Exchange Commission and the Bank of Thailand. The interim financial statements are reviewed twice a year, in the first and third quarters. The financial statements are audited twice a year, at the end of the accounting periods on 30th June and 31st December. In the event that the Bank has additional matters or important issues, EY Office Co., Ltd. can be hired to investigate further.

Answer to question No. 2.: As the Bank is a listed company on the Stock Exchange of Thailand, the auditor who can sign to certify the document must be an auditor approved by the Securities and Exchange Commission in accordance with the Securities and Exchange Act. However, for reference, all auditors of EY Office Co., Ltd., appointed by the approval of the shareholders' meeting, have the ASEAN CPA License.

Head of Financial

Management Group

Answer to question No. 3.: Currently, the Bank is borrowing from interbank and money markets as usual according to the details shown in the Annual Registration Statement and Annual Report 2021 (Form 56-1 One Report), page 209.

<u>Head of Human Resources and Corporate Governance Group</u>	Answer to question No. 4.: The Bank determines variable bonus paid to employees referring to the Bank's profit incurred in that year. Besides, the Bank also takes into account the comparison with the profit of other commercial banks and peer banks, as well as other factors for consideration.
<u>Mr. Somsak Dhammachartsoontree (Shareholder)</u>	Provided recommendation: Mr. Somsak suggested that if the participants are unable to speak directly to the Directors in the Annual Ordinary General Meeting, then the Bank should organize the meeting via an electronic conference. It will be more cost-effective.
<u>Ms. Wijittra Khemnoo (Proxy)</u>	The questions asked by shareholders are individual issues. The Bank cannot publish the questions and answers on the Bank's website. However, the Bank will proceed in providing the answer as appropriate.

In this regard, all suggestions of the shareholders have been delivered to the Management for the acknowledgement.