Invitation to 30th Annual Ordinary General Meeting
Krungthai Bank Public Company Limited

Friday 7th April 2023 at 14.00 hrs.

The registration will begin at 09.30 hrs. At the Athenee Crystal Hall, 3rd floor At the Athenee Hotel, a Luxury Collection Hotel, Bangkok

Krungthai Bank is aware of safety and health of all shareholders. The Bank kindly request all meeting attendees to keep your social distance and wear a facemask at all times during the meeting for the safety of your own and all participants.
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22nd February 2023

Dear Shareholders,

Subject: Invitation to the 30th Annual Ordinary General Meeting (Year 2023)

Krung Thai Bank Public Company Limited has decided to hold the 30th Annual Ordinary General Meeting on Friday 7th April 2023 at 14.00 hours (registration will start at 09.30 hours) at the Athenee Crystal Hall, 3rd floor, the Athenee Hotel, a Luxury Collection Hotel, Bangkok, No.61 Wireless Road, Lumpini Subdistrict, Pathumwan District, Bangkok in order to consider various items on the agenda as follows:

1 To acknowledge the Board of Directors’ annual report

Objective and Rationale: Pursuant to Article 45 (1) of the Bank’s Articles of Association, “the General Meeting shall consider and acknowledge the annual report of the Board of Directors.”

Opinion of the Board: The Annual Ordinary General Meeting should acknowledge the Board of Directors’ annual report. The financial figures and other details are disclosed in the Annual Registration Statement and Annual Report (Form 56-1 One Report) and summary of the financial information.

2 To consider and approve the Financial Statement for the year ending 31st December 2022

Objective and Rationale: Pursuant to Article 45 (2) of the Bank’s Articles of Association, “the General Meeting shall consider and approve the Balance Sheet and Profit and Loss Statement” and pursuant to Section 112 of the Public Limited Companies Act B.E.2535 (1992) and its amendment, “The Board of Directors must cause to be made the Balance Sheet and the Profit and Loss account as of the end of the company’s accounting year to be submitted to the Annual Ordinary Meeting of Shareholders for consideration and approval…”

Opinion of the Board: The General Meeting should approve the Financial Statement for the year ending 31st December 2022 as submitted by the Board, which has already been certified by the Bank’s auditor and has been considered by the Audit Committee.

3 To consider and approve the appropriation of the 2022 net profit and dividend payment

Objective and Rationale: Pursuant to Article 45 (3) of the Bank’s Articles of Association, “the Annual Ordinary Meeting of Shareholders shall consider and approve the appropriation of profit,” and pursuant to Section 116 of the Public Limited Companies Act B.E. 2535 (1992) and its amendment, “the Company will have to allocate not less than 5 percent of the annual profits as reserved fund, less the accumulated losses brought forward (if any), until the reserved
fund reaches the amount not less than 10 percent of the registered capital except that the Company shall have the Articles of Association or other laws, fixing more reserved funds than that.”

Opinion of the Board: The General Meeting should approve the appropriation of the 2022 net profit and dividend payment as follows:

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
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<tbody>
<tr>
<td>Net Profit</td>
<td>Baht 31,681.94 million</td>
<td>Baht 19,437.15 million</td>
</tr>
<tr>
<td>as Preferred Share Dividend</td>
<td>Baht 4.60 million</td>
<td>Baht 3.15 million</td>
</tr>
<tr>
<td></td>
<td>(Baht 0.8365 per share)</td>
<td>(Baht 0.5725 per share)</td>
</tr>
<tr>
<td>as Ordinary Share Dividend</td>
<td>Baht 9,531.67 million</td>
<td>Baht 5,841.99 million</td>
</tr>
<tr>
<td></td>
<td>(Baht 0.6820 per share)</td>
<td>(Baht 0.4180 per share)</td>
</tr>
<tr>
<td>Profit Balance Carried Forward</td>
<td>Baht 22,145.67 million</td>
<td>Baht 13,592.01 million</td>
</tr>
<tr>
<td>Dividend/Net Profit</td>
<td>30.10%</td>
<td>30.07%</td>
</tr>
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The allocation of 2022 net profit, the Bank has no need to allocate profit as the legal reserve by the Bank’s Articles of Association and the Public Limited Companies Act B.E.2535 (1992) and its amendment as the Bank’s legal reserve has completely reached the amount required.

In addition, the 2022 net profit amounted to Baht 31,681.94 million, were divided as the retained earnings of 1H21 of Baht 17,396.27 million, comprising the allocated reserve for dividend payment of Baht 4,349.07 million and the remaining 1H21 net profit post-allocation of Baht 13,047.20 million, which was the appropriation into capital fund in September 2022; and the retained earnings of 2H21 of Baht 14,285.67 million. In this regard, the post dividend payment together with eligible items under the financial statements for capital fund calculation according to the Bank of Thailand would be further considered as the appropriation into the Bank’s capital fund.

The rate of dividend payment as mentioned above is pursuant to the Bank’s dividend payment policy approved by the 16th Annual Ordinary General Meeting (2009), which payment rate is about 40 percent of the Bank’s net profit. However, dividend payment in each year would be subject to the actual realized profit from normal business operation of each particular year. Consideration also had to be taken as to the Bank’s future operating performance, the economic condition and financial environment, the increase volume of loans and provisioning for doubtful accounts of the Bank, resolutions passed by the Board of Director meeting and/or the shareholders general meeting, amount of retained profit and necessity for setting aside the legal reserve and other reserves as necessary or deemed appropriate by the Bank as well as the Bank’s compliance with relevant laws, rules and regulations prescribed by the authorized regulators.

The dividend payment as abovementioned was paid from the retained profit that the Bank paid tax at the rate of 20 percent, an individual shareholder may apply for a tax credit on the dividend at the rate of 20/80 of the amount
of dividend received which the Bank has gathered the Record Date on which shareholders have the right to receive dividend on Wednesday 19\textsuperscript{th} April 2023. The dividend payment shall be made on Wednesday 3\textsuperscript{rd} May 2022.

4 To consider and approve the Directors’ remuneration (Attachment to Agenda 4)

Objective and Rationale: Pursuant to Article 28 of the Bank’s Articles of Association, “the Board of Directors shall request the general meeting to consider any payment of money or any other property to the directors whereby the General Meeting may fix a certain amount or lay down rules and criteria, and may prescribe it from time to time or may bring it into effect permanently until any further change is made...” and pursuant to Section 90 of the Public Limited Companies Act B.E. 2535 (1992) and its amendment, “…the Directors’ remuneration payment shall be pursuant to the General Meeting’s resolution, consisting of not less than two-third of total votes of shareholders, attending the Meeting.”

Opinion of the Board: The Board of Directors has defined the policies and the rule of the directors’ remuneration and the committees’ remuneration by the structural criteria and rate of the directors’ remuneration comparison. Inclusively, the Bank also considered the appropriateness of the duties and responsibilities to motivate the Board of Directors leading the organization to achieve both short-term and long-term goals. Thus, the remuneration shall be in line with the peer listed companies in Stock Exchange of Thailand and commercial banks which are already considered by the Nomination and Remuneration Committee. The General Meeting should approve the Directors’ remuneration as follows:

4.1) Directors’ remuneration for the year 2023

Directors’ remuneration for the year 2023 follows the same criteria and rate with the year 2022 as follows:

<table>
<thead>
<tr>
<th>Directors’ Remuneration</th>
<th>2022</th>
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<tbody>
<tr>
<td>1. Monthly Remuneration (according to the tenure)</td>
<td></td>
</tr>
<tr>
<td>- Chairman of the Board of Directors</td>
<td>Bt 160,000 / month</td>
</tr>
<tr>
<td>- Director of the Bank</td>
<td>Bt 80,000 / month</td>
</tr>
<tr>
<td>2. Meeting honorariums</td>
<td></td>
</tr>
<tr>
<td>2.1 Meeting honorariums for the Board of Directors</td>
<td></td>
</tr>
<tr>
<td>(Meeting honorariums should be paid to the directors attending 1 time per month but not more than 15 times per year)</td>
<td></td>
</tr>
<tr>
<td>- Chairman of the Board of Directors</td>
<td>Bt 75,000 / meeting</td>
</tr>
<tr>
<td>- Director of the Bank</td>
<td>Bt 60,000 / meeting</td>
</tr>
<tr>
<td>2.2 Meeting honorariums for each Committees, the Labor Relations Committee, the Subcommittee or other committee</td>
<td></td>
</tr>
<tr>
<td>(Meeting honorariums should be paid to the directors attending the meeting is not more than 2 committees and each not over 1 time per month)</td>
<td></td>
</tr>
<tr>
<td>- Chairman</td>
<td>Bt 37,500 / meeting</td>
</tr>
<tr>
<td>- Director</td>
<td>Bt 30,000 / meeting</td>
</tr>
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Remark: (1) The meeting honorarium will be paid only to the Directors who attend the meeting.
(2) If other Directors who are not the Bank’s personnel attend the meeting, the Bank will pay meeting honorarium at the same rate. Hence, the meeting attendance shall not exceed a total of 2 committees and each committee attendance is not more than 1 time per month.

4.2) Directors’ gratuity for the year 2022
The General Meeting should approve Directors’ gratuity in the amount of Baht 37.38 million to proper with the responsibilities and workloads, as well as corresponding with the dividend payment as peer listed companies and commercial banks. The allocation of gratuity should be at the Board’s discretion.

5 To consider the election of Directors to replace those who are retiring upon completion of their terms of office (Attachment to Agenda 5)
The Bank will propose the details of this agenda and will send the information to shareholders within 7 days prior to the meeting according to the Bank’s Articles of Association.

6 To consider the election of the Bank’s auditor and fix the audit fee (Attachment to Agenda 6)
Objective and Rationale: Pursuant to Article 45 (5) of the Bank’s Articles of Association, “the General Meeting shall appoint auditor and fix the remuneration for auditing” and pursuant to Section 120 of the Public Limited Companies Act B.E.2535 (1992) and its amendment, “the General Meeting shall appoint auditor and fix the remuneration for auditing every year. The same auditor is eligible for re-election.” Furthermore, pursuant to Section 121 of the Act, “the auditor must not be Director, officer, employee, or anyone who retains any Company’s position.”

Opinion of the Board: The Board of Directors and the Audit Committee agreed that the auditors from EY Company Limited have experience and proficiency, which is accepted in international standards and the audit fee is appropriate with the scope of the audit. Therefore, the Board of the Directors proposed to the meeting to appoint Ms. Ratana Jala, Certified Public Accountant (Thailand) No.3734 or Ms. Rachada Yongsawadvanich, Certified Public Accountant (Thailand) No.4951 or Ms. Somjai Khunapasut, Certified Public Accountant (Thailand) No.4499 or Ms. Wanwilai Phetsang, Certified Public Accountant (Thailand) No.5315 to be the 2023 Bank’s auditors. The fixed audit fee of the Bank for 2023, including of the headquarter and domestic branches, is at Baht 22.3 million.

7 To consider and approve the amendments of the Bank’s Articles of Association for 6 articles (Attachment to Agenda 7)
Objective and Rationale: Pursuant to Section 31 of the Public Limited Companies Act B.E.2535 (1992) and its amendment, “…the company may alter its memorandum of association or articles of association upon a resolution being passed to that effect at the meeting of shareholders with the votes of not less than three-fourths of the total votes of shareholders attending the meeting and having the right to vote…"
Opinion of the Board: The General Meeting should approve the amendment of the Bank’s Articles of Association for 6 articles in order to comply with the Public Limited Company Act (No. 4) B.E. 2565 (2022), which will be in line with changes and developments of technology.

8 To consider other issues (If any)

Items on the agenda and opinions of the Board of Directors as mentioned above have been considered by Independent Directors, who shared the same opinions as other Directors.

The Bank has provided the opportunity for shareholders to propose additional agenda and nominate qualified persons for Director’s position during 1st October - 31st December 2022 on the Bank’s website and there was no shareholder proposing the agenda and nominating qualified persons for Director position.

The Bank has fixed the Record Date on which shareholders have the right to attend the 30th Annual Ordinary General Meeting (the Year 2023) on Friday 10th March 2023. The Bank has prepared access to the Annual Registration Statement/Annual Report (Form 56-1 One Report) via QR Code. However, if any shareholder would like to have a hard copy documents, they may request it from Krung Thai Bank PCL., Office of the Board of Directors, 13th Floor, Nana-Nua Building, No,35 Sukhumvit Road, Klongoey-Nua Sub District, Wattana District, Bangkok 10110, Tel: 0-2208-4132 and 0-2208-4146, Fax: 0-2256-8891 or E-mail Address: shareholder@kruntai.com

All shareholders are hereby invited to attend the Meeting as scheduled above.

Yours Sincerely,

(Mr. Pongsit Chaichutpornsuk)

Corporate Secretary
by the instruction of the Board of Directors

Office of the Board of Directors
Tel. 0-2208-4132, and 0-2208-4146

The Invitation to 30th Annual Ordinary General Meeting on Friday 7th April 2023
Note:

1. If you have any inquiry about the agenda in each item or else, you are able to send your inquiry in advance to the Bank via Email Address: share.holder@krungthai.com or contact Krung Thai Bank PCL., Office of the Board of Directors, 13th Floor, Nana-Nua Building Tel. 0-2208-4132 and 0-2208-4146 within Thursday 6th April 2023 so that the Bank will be able to give you the reply on the date of the 30th Annual Ordinary General Meeting (Year 2023).

2. If you are unable to attend the Meeting in person, please feel free to send your proxy who has already attained the age of majority to attend the Meeting by completing any of the attached proxy forms and present it to the Chairman of the meeting or person(s) assigned by the Chairman before attending the meeting. Please note that the shareholder or his proxy must bring evidence(s) as stated in the document for exercising the right to attend the meeting (as Attachment no. 5) and show it to the Bank for the rights to attend the Meeting.

3. Pursuant to the principles of good corporate governance for listed Company of the Stock Exchange of Thailand, if you are unable to attend the Meeting in person or send your proxy, you are able to appoint an Independent Director, as listed in Attachment no. 9, as your proxy.

4. The invitation and all enclosures can be downloaded and searched for more information through the Bank’s Website: https://krungthai.com

5. The Independent Directors provide channel for the shareholders who wish to present or suggest any beneficial issues to the Bank or matters related to the shareholders via Email: share.holder@krungthai.com
Articles of Association: Chapter 5 General Meetings

Article 38. The Board of Directors shall hold a general ordinary meeting within four months from the close of the accounting period for the year end. Other meetings in addition to this are called extraordinary meetings.

The Board of Directors may call extraordinary meetings as it deems necessary or appropriate or when one or more shareholders holding shares totaling not less than ten percent of the Company's shares sold will jointly make a request in writing requesting the Board of Directors to summon an extraordinary meeting at any period, but the reason for calling a meeting must be clearly stated in such written request. In this case, the Board shall summon a shareholder meeting within fifteen days after the date of requisition.

In case the Board of Directors fails to arrange for the meeting within such period, 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 due for holding the requested meeting. In such case, the meeting is deemed to be a shareholders' meeting called by the Board of Directors and the Company shall be responsible for necessary expenses as may be incurred in the course of convening such meeting and the Company shall reasonably provide facilitation.

Article 39. In summoning a general meeting, the Board shall prepare the notice of the summoning specifying the venue, date, time, agenda and the issues to be submitted to the general meeting together with relevant details, by clearly indicating them as issues to be submitted for information, for approval or for consideration as the case may be, including the comments by the Board on the issues. The Board shall then send them to the shareholders and the registrar not less than seven days prior to the date of the meeting, and shall make an announcement of the meeting in a daily newspaper for three consecutive days and not less than three days before the date fixed for the meeting.

In holding a general meeting, the Board may determine the venue in any area in the Kingdom as it deems appropriate.

Article 40. In a general meeting, there must be the shareholders or proxies (if any) attending the meeting not less than twenty-five persons or not less than half of the total shareholders and there must be a total of not less than one-third of the total shares sold in order to constitute a quorum.

If one hour has elapsed after the appointed time of the meeting but the shareholders attending the meeting do not constitute a quorum, the meeting shall be called off in case the meeting was summoned upon the requisition of the shareholders. If the meeting was not summoned by the shareholders not less than seven days before the date fixed for the meeting, the meeting shall proceed even if it does not constitute a quorum.

Article 41. Any shareholder who does not attend the meeting may appoint a proxy in writing to attend the meeting and vote in his replacement. The proxy must submit the instrument appointing a proxy to the chairman of the meeting or the person designated prior to the start of the meeting.

Such instruments must be prepared in compliance with the format prescribed by the registration.

Article 42. In casting votes, whether by show of hand or by secret ballot, each shareholder shall be entitled to the votes equal to the number of shares owned by him/her or one share shall be entitled to one vote, except that the share held by such shareholder is preference share with specified condition of preference share to have less voting right than ordinary share; and the resolution of the meeting shall be executed in compliance with the law. In case of equality of votes, the chairman of the meeting shall cast a deciding vote.

Article 43. The Chairman of the Board of Directors shall preside at every general meeting of shareholders. If the Chairman is not present or unable to perform his duty, the Vice Chairman shall act as Chairman of the meeting. In case there is no Vice Chairman or there is one but he/she cannot perform his/her duty, the meeting shall elect one of the shareholders to act as Chairman.

Article 44. A shareholder who has special interest in any particular matter discussed in the meeting cannot vote on such matter except in the election of the directors.

Article 45. An ordinary general meeting shall be summoned for the following purposes:

1. considering and acknowledging the annual report of the Board of Directors;
2. considering and approving the balance sheet and the profit and loss statement;
3. considering and approving the appropriation of profit;
4. electing new directors in replacement of those who must retire on the expiration of their terms or otherwise thus causing a vacancy, or electing additional directors in case of increase in their number;
5. appointing auditor and fixing the remuneration for auditing;
6. other businesses.
Summary of the Shareholders’ Rights in the Annual Ordinary General Meeting

In order to give shareholders the convenience, the Bank thus summarizes the shareholders’ rights in the Annual Ordinary General Meeting as follows:

1. Attending the Meeting and casting votes in the Shareholders’ Meeting
2. Questioning or requesting for more explanation
3. Acknowledging the Board of Directors’ annual report
4. Approving the Financial Statement
5. Approving the appropriation of profit and dividend payment
6. Approving the Directors’ remuneration
7. Electing Directors to replace those who are retiring upon completion of their terms of office
8. Electing the auditor and fixing the audit fee
9. To consider and approve the amendments of the Bank's Articles of Association for 6 articles
Required Document as Evidences for the Right to Attend the Annual Ordinary General Meeting

1. Natural Person:

1.1 If the shareholder attends the Meeting in person, please present a document with the shareholder’s photograph issued by a government agency, which has not yet expired, such as a valid ID card, driving license. For foreign shareholders, a passport or Certificate of Identity (C.I.) is required to be presented.

In case of any changes of name-surname, evidence of such changes shall be presented, such as Certificate of First Name Change; Certificate of Surname Change Registration.

1.2 If the shareholder attends the Meeting by proxy, the following documents are required to be presented:

   1) A proxy form attached to the notice of the Meeting must be completely filled in and signed by the grantor and the proxy.

   2) A copy of the shareholder’s document issued by a government agency, as detailed in Clause 1.1 above, certified as a true copy by the grantor; and

   3) The proxy’s personal document issued by a government agency as detailed in Clause 1.1.

2. Juristic Person/Entity:

2.1 If the shareholder’s representative attends the Meeting in person, the following documents are required to be presented:

   1) A copy of the Affidavit of the juristic person, issued by the Ministry of Commerce, in the period of not more than a year prior to the meeting. Such document must be certified as true and correct copy by the authorized person(s), affixed with the company seal (if any); for juristic persons incorporated under foreign law, the document must be issued by a government agency in a country where the juristic person is located, in the period of not more than one year prior to the meeting. Such document must be certified as true and correct copy by the authorized person(s), affixed with the company seal (if any) and,

   2) A document of the authorized person(s) issued by a government agency as detailed in Clause 1.1 above.

2.2 If the shareholder attends the Meeting by proxy, the following documents are required to be presented:

   1) A proxy form attached with the invitation letter for the Meeting, completely filled in and signed by the authorized person(s), affixed with the company seal (if any), and signed by the proxy; and,

   2) A copy of the shareholder’s Certificate of Incorporation, issued by the Ministry of Commerce in the period of not more than one year prior to the meeting, certified a true copy by the authorized person(s), affixed with the company seal (if any); for juristic persons incorporated under foreign law, the document must be issued by a government agency in a country where the juristic person is located, in the period of not more than one year prior to the meeting. Such document must be certified as true and correct copy by the authorized person(s), affixed with the company seal (if any); and,

   3) A copy document of the authorized signatory of the company issued by a government agency as detailed in Clause 1.1 above, certified true and correct by the authorized person(s); and,

   4) The proxy’s document issued by a government agency as detailed in Clause 1.1 above.

Remark: For foreign juristic persons, unless the document is in English language, the English translation certified as true and correct translation by the authorized director(s) must also be presented, affixed with the company seal (if any).
3. For Foreign Shareholders Appointing a Custodian in Thailand,

   (1) All documents similar to those of juristic person incorporated under a foreign law, Clause 2.2 (1) - (4) above;
   
   (2) Power of Attorney granted by the shareholder authorizing the custodian to sign the Proxy Form on his/her behalf and;
   
   (3) Letter certifying that the custodian is permitted to engage in the custodian business.

4. In the event that the shareholder died,

   The executor or administrator shall attend the meeting in person or assign the proxy to be attendee on the shareholder’s behalf whereby the official order appointing executor/administrator, certified by authorized person in the period of not more than one year prior to the meeting shall be presented additionally.

5. In the event that the shareholder is a minor,

   The parent (father or mother) or the legal guardian shall attend the meeting in person or assign the proxy to be attendee on the shareholder’s behalf whereby he/she shall present additionally a copy of the Identification Card or a copy of house registration of the shareholder who is minor for registration.

6. In the event that the shareholder is an incapacitated person,

   The custodian/guardian shall attend the meeting in person or assign proxy to be attendee on the shareholder’s behalf whereby the written court order appointing such custodian/guardian, certified by authorized person in the period of not more than a year prior to the meeting shall be presented additionally.

Remark: The proxy holder must attain the age of majority.
Registration Procedures

The Bank will open the registration counter to register the meeting attendance at 09.30 hours at the Athenee Crystal Hall, 3rd floor, the Athenee Hotel, a Luxury Collection Hotel, Bangkok. For the convenience of the registration, the grantor and/or the proxy must bring and present the registration form on which the relevant barcode is printed to the Bank’s officers.

1. **In case of self-attendance**

   1.1 Contact the registration point and submit the registration form also a valid official ID card in which a photograph is shown which is issued by government agencies that have not expired, e.g., personal ID card, driver license, or passport.

   1.2 Receiving the QR Code document of registration for voting.

2. **In case of having proxy**

   2.1 **Proxy**

   The Bank has attached Proxy Form A, B and C, which are the official form declared under the Notification of the Department of Business Development, Ministry of Commerce on Form of Proxy B.E. 2550 (2007) (Issue No.5) Dated 2nd February 2007, together with the notice of meeting to the shareholders.

   - Form A: General Proxy Form (Simple Form: For shareholders in all cases)
   - Form B: Specific Proxy Form with details in each agenda (For shareholders in all cases)
   - Form C: Specific Proxy Form for foreign investors who appoint Custodian in Thailand

   2.2 Contact the document checking point and submit:

   - Complete only one of the above Proxy Forms which is completely filled, signed by the grantor (the shareholder) and the proxy.

   - A copy of the grantor’s official ID card issued by government agencies that have not expired as referred to in Clause 1.1 certified true and correct by the grantor.

   - An original of the proxy’s official ID card which was issued by government agencies that have not expired as referred to in Clause 1.1.

   2.3 Contact the registration point and submit all documents as referred to in Clause 2.2

   2.4 Receiving the QR Code document of registration for voting
Voting Procedure and Votes Counting Rule

Voting Procedure

1. The Bank stores the data of all shareholders or proxies voting who attend the meeting.
2. The Chairman of the Meeting shall propose the shareholders to cast their votes for each agenda item.
3. Shareholders who will cast vote;
   1) Each shareholders check ☑ in the box for vote in favor, vote against, and abstentions
   2) Raise the hand; the officers will count the votes of the grantor or the proxy.
4. Shareholders or proxies who does not show up to cast their votes, either vote against or abstention, will be assumed to be the vote in favor as proposed by the Chairman.
5. Shareholders who will cast votes in proxy form, the Bank will count those votes in advance.

Votes Counting Procedure

1. A computer system will be applied by the Bank for storage data and evaluating counting votes.
2. Ordinary Shareholders and Preferred Shareholders shall have an equal voting right as 1 share per 1 vote.
3. In counting the number of votes of each agenda of the meeting, the Bank will count the votes of the shareholders, which were cast in the meeting and those specified in the proxy.
4. In each agenda, a simple majority of votes in favor of the shareholders attending the meeting and casting their votes are counted, except to consider and approve the Directors’ remuneration whereby resolution would require votes of not less than two-thirds of the votes cast by the attending shareholders. To consider and approve the amendments of the Bank’s Articles of Association for 6 articles whereby resolution would require votes of not less than three-fourth of the votes cast by the attending shareholders and have voting rights.
5. In order to maintain the Meeting efficiency, only disapproval votes and abstention are counted. Others are thus approving votes.
6. If shareholders/attendees would like to leave from the Meeting room by casting their vote in advance, please contact the Bank’s officers, except that the shareholders/attendees would like to leave them as approving votes.
7. The results of vote counting will be announced by identifying the votes in favor, votes against, abstention and invalid ballot.
List of Board of Directors

List of Board of Directors as of 22\textsuperscript{nd} February 2023 comprises the Directors as follows:

<table>
<thead>
<tr>
<th></th>
<th>Name</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>1)</td>
<td>Mr. Krisada Chinavicharana</td>
<td>Chairman of the Board of Directors</td>
</tr>
<tr>
<td>2)</td>
<td>Mr. Krairit Euchukanonchait</td>
<td>Vice Chairman of the Board of Directors</td>
</tr>
<tr>
<td>3)</td>
<td>Prof. Dr. Kittipong Kittayarak</td>
<td>Director and Independent Director</td>
</tr>
<tr>
<td>4)</td>
<td>General Tienchai Rubporn</td>
<td>Director and Chairman of the Independent Director</td>
</tr>
<tr>
<td>5)</td>
<td>Mr. Poonsis Sakutanaga</td>
<td>Director</td>
</tr>
<tr>
<td>6)</td>
<td>Mr. Thanwa Laohasiriwong</td>
<td>Director and Independent Director</td>
</tr>
<tr>
<td>7)</td>
<td>Mr. Vichai Assarasakorn</td>
<td>Director and Independent Director</td>
</tr>
<tr>
<td>8)</td>
<td>Mr. Lavoron Sangsnit</td>
<td>Director</td>
</tr>
<tr>
<td>9)</td>
<td>Mr. Teerapong Wongsiwawilas</td>
<td>Director and Independent Director</td>
</tr>
<tr>
<td>10</td>
<td>Ms. Jiraphon Kawswat</td>
<td>Director and Independent Director</td>
</tr>
<tr>
<td>11</td>
<td>Mr. Chamroen Phothiyod</td>
<td>Director</td>
</tr>
<tr>
<td>12</td>
<td>Mr. Payong Srivanich</td>
<td>President</td>
</tr>
</tbody>
</table>

\textbf{Remark:}  
\begin{itemize}
  \item The Bank appoints the Independent Director, namely Mr. Vichai Assarasakorn, Mr. Thanwa Laohasiriwong, Mr. Teerapong Wongsiwawilas and Ms. Jiraphon Kawswat to be the proxy of shareholders.
  \item The Board of Directors has the resolution to appoint Ms. Jiraphon Kawswat to take the position as the Director on 26\textsuperscript{th} October 2022 to replace Ms. Nitima Thepvanangkul, who resigned from the position of the Director on 28\textsuperscript{th} September 2022. (Detailed biography on page 23/60)
  \item The Board of Directors has the resolution to appoint Mr. Chamroen Phothiyod to take the position as the Director on 11\textsuperscript{th} January 2023 to replace Ms. Kulaya Tantitamit, who resigned from the position of the Director on 1\textsuperscript{st} January 2023. (Detailed biography on page 26/60)
\end{itemize}
### Independent Directors as Proxy of Shareholders

<table>
<thead>
<tr>
<th>Name - Surname</th>
<th>Mr. Vichai Assarasakorn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Position</td>
<td>Director, Independent Director, Chairman of the Audit Committee and Member of the Corporate Governance and Social Responsibility Committee</td>
</tr>
<tr>
<td>Age</td>
<td>62</td>
</tr>
<tr>
<td>Nationality</td>
<td>Thai</td>
</tr>
<tr>
<td>Education</td>
<td>Bachelor of Engineering in Electrical Engineering, The University of New South Wales, Australia</td>
</tr>
<tr>
<td>Training</td>
<td>Class 22, National Defence Course for the Joint State-Private Sectors, The National Defence College</td>
</tr>
<tr>
<td></td>
<td>Class 215/2016, Director Certification Program (DCP), IOD</td>
</tr>
<tr>
<td></td>
<td>Class 7/2016, Top Executive Program in Energy Literacy, Thailand Energy Academy</td>
</tr>
<tr>
<td></td>
<td>Class 8/2015, Top Executive Program in Commerce and Trade (TPCoT), Commerce Academy, University of the Thai Chamber of Commerce</td>
</tr>
<tr>
<td></td>
<td>Year 2013, ASEAN Executive Management Programme, Sasin Graduate Institute of Business Administration of Chulalongkorn University (Sasin)</td>
</tr>
<tr>
<td></td>
<td>Year 2018, Cybersecurity, Cyber Resilience &amp; Privacy Risk in the Era of Digital Transformation, ACIS Professional Center</td>
</tr>
<tr>
<td></td>
<td>Year 2021, Cyber Resilience Program, Bank of Thailand</td>
</tr>
<tr>
<td></td>
<td>Year 2021, Security Awareness Program, Krungthai Bank Pcl. by guest speaker</td>
</tr>
<tr>
<td></td>
<td>Year 2022, Cyber Security Awareness Program, Krungthai Bank Pcl. By guest speaker</td>
</tr>
<tr>
<td>Date of Joining KTB</td>
<td>24th November 2017</td>
</tr>
<tr>
<td>Tenure</td>
<td>5 Years 2 Months</td>
</tr>
<tr>
<td>Other Current Positions</td>
<td>1 Listed Company</td>
</tr>
<tr>
<td></td>
<td>Chairman, Independent Director and Chairman of the Audit Committee, Asian Alliance International Pcl.</td>
</tr>
<tr>
<td></td>
<td>2021 - Present</td>
</tr>
<tr>
<td></td>
<td>7 Non-Listed Companies / Other Organizations</td>
</tr>
<tr>
<td></td>
<td>Committee member of the Prevention and Suppression of Corruption and Abuse of Powers Reform of the Thailand’s National Reform, Office of the National Economic and Social Development Council</td>
</tr>
<tr>
<td></td>
<td>Honorary Director (Business Administration), Office of Insurance Commission (OIC)</td>
</tr>
<tr>
<td></td>
<td>2020 - Present</td>
</tr>
<tr>
<td></td>
<td>Director, Panel Plus Co.,Ltd.</td>
</tr>
<tr>
<td></td>
<td>2014 - Present</td>
</tr>
<tr>
<td></td>
<td>Director, Panel Plus MDF Co.,Ltd.</td>
</tr>
<tr>
<td></td>
<td>2014 - Present</td>
</tr>
<tr>
<td></td>
<td>Vice Chairman, Anti-Corruption Organization of Thailand</td>
</tr>
<tr>
<td></td>
<td>2014 - Present</td>
</tr>
<tr>
<td></td>
<td>Vice Chairman, The Thai Chamber of Commerce</td>
</tr>
<tr>
<td></td>
<td>2013 - Present</td>
</tr>
<tr>
<td></td>
<td>Director, Shiang Heng International Co.,Ltd</td>
</tr>
<tr>
<td></td>
<td>1995 – Present</td>
</tr>
</tbody>
</table>
Experience

- Independent Director and Member of the Audit Committee, Asian Sea Corporation Pcl. 2019 - 2021
- Independent Director and Member of the Audit Committee, PTT Pcl. 2014 - 2020

Relationship

Krungthai Bank shareholding
- None -

Being the Director at the competitive/related companies
- None -

Having relationship as a relative of the other directors/management/
major shareholders of the Bank/Subsidiary(ies)
- None -

Having following relationship with the Bank/Subsidiary(ies)/or juristic
person(s) which could have conflict of interest at the present time or in the
past two years

   (1) Not being Director participating in management role, an employee,
an officer, or an advisor who receives regular salary

   (2) Not being a professional advisor such as auditor or legal adviser

   (3) Having business relationship by currently being Director (no
authorized signatory) at Panel Plus Co.,Ltd., Director (no authorized
signatory) at Panel Plus MDF Co.,Ltd., Chairman, Independent
Director and Chairman of the Audit Committee (no authorized
signatory) at Asian Alliance International Pcl. In the past 2 years, he
used to be Independent Director and Member of the Audit Committee
at Asian Sea Corporation Pcl. which have loans and contingent
liabilities with the Bank more than Baht twenty million, which is referred
to as the normal business transactions in banking operations in
general commercial conditions. Besides, such relationship does not
obstruct the use of discretion or affect the performance of duty and the
independent opinion as well as being in compliance with the relevant
regulations.
### Conflict of Interest in the Agenda Being Considered

<table>
<thead>
<tr>
<th>Agenda</th>
<th>Conflict of Interest</th>
<th>Special Conflict of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. To acknowledge the Board of Directors’ annual report</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>2. To consider and approve the Financial Statement for the year ended 31\textsuperscript{st} December 2022</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>3. To consider and approve the appropriation of the 2022 net profit and dividend payment</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>4. To consider and approve the Directors’ remuneration</td>
<td>Yes</td>
<td>None</td>
</tr>
<tr>
<td>5. To consider the election of Directors to replace those who are retiring upon completion of their terms of office</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>6. To consider the election of the Bank’s auditor and determine the audit fee</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>7. To consider and approve the amendments of the Bank’s Articles of Association</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

### No. of Attendance

<table>
<thead>
<tr>
<th>Year</th>
<th>- The Board of Directors</th>
<th>- The Audit Committee</th>
<th>- The Corporate Governance and Social Responsibility Committee</th>
<th>- The Independent Director Committee</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Year 2022)</td>
<td>22 of 22</td>
<td>26 of 26</td>
<td>13 of 13</td>
<td>4 of 4</td>
</tr>
<tr>
<td>(Year 2023)</td>
<td>4 of 4</td>
<td>4 of 4</td>
<td>2 of 2</td>
<td>1 of 1</td>
</tr>
</tbody>
</table>

**Remark:** Resume of Mr. Vichai Assarasakorn is updated as of 22\textsuperscript{nd} February 2023.
# Independent Directors as Proxy of Shareholders

<table>
<thead>
<tr>
<th>Name - Surname</th>
<th>Mr. Thanwa Laohasiriwong</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Position</strong></td>
<td>Director, Independent Director, Chairman of the Nominating and Remuneration Committee, Member of the Compliance Committee and Member of the Risk Oversight Committee</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td>57</td>
</tr>
<tr>
<td><strong>Nationality</strong></td>
<td>Thai</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td>- Bachelor of Engineering (Computer), King Mongkut’s Institute of Technology Ladkrabang</td>
</tr>
</tbody>
</table>
| **Training**         | - Class 60, National Defence Course, National Defence College  
- Class 13/2021, Board Nomination and Compensation Program (BNCP), IOD  
- Class 45/2019, Role of the Chairman Program (RCP), IOD  
- Class 2/2017, Boardroom Success through Financing and Investment (BFI), IOD  
- Class 2/2016, Driving Company Success with IT Governance (ITG), IOD  
- Class 20/2015, Advanced Audit Committee Program (AACP), IOD  
- Class 1/2015, Ethical Leadership Program (ELP), IOD  
- Class 22/2014, Successful Formulation & Execution of Strategy (SFE), IOD  
- Class 10/2004, Finance for Non-Finance Directors (FND), IOD  
- Class 43/2004, Director Certification Program (DCP), IOD  
- Year 2001, IBM/ Harvard Management Development Program  
- Year 1998, IBM/ INSEAD Management Development Program  
- Class 4/2016, Environmental Governance for Executive Officer, Department of Environmental Quality Promotion (DEQP), Ministry of Natural Resources and Environment  
- Class 20/2019, Corporate Governance for Director and Top Management of State Owned Enterprise and Public Organization Course, Public Director Institute (PDI), King Prajadhipok’s Institute  
- Class 13/2019, Top Executive Program in Energy Literacy, Thailand Energy Academy  
- Class 3/2019, Executive Program on Rule of Law and Development (RoLD), Thailand Institute of Justice (TIJ)  
- Class 30/2020, Top Management Program, Capital Market Academy, The Stock Exchange of Thailand  
- Year 2020, Cyber Resilience Program, Bank of Thailand  
- Year 2021, Cyber Resilience Program, Bank of Thailand  
- Year 2021, Security Awareness Program, Krungthai Bank Pcl. by guest speaker  
- Year 2022, Cyber Security Awareness Program, Krungthai Bank Pcl. By guest speaker |
| **Date of Joining KTB** | 26th January 2016 |
| **Tenure**           | 7 Years               |
**Other Current Positions**

<table>
<thead>
<tr>
<th>3 Listed Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Independent Director, Member of the Audit Committee and Member of the Corporate Governance and Sustainable Development Committee, Global Green Chemicals Pcl. 2022 - Present</td>
</tr>
<tr>
<td>- Advisor of Investment Committee, BCPG Pcl. 2018 - Present</td>
</tr>
<tr>
<td>- Independent Director, Chairman of the Audit Committee and Member of the Nominating and Remuneration Committee, TPBI Pcl. 2014 - Present</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2 Non-Listed Companies / Other Organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Director and Member of the Audit Committee, Relationship Republic Co., Ltd. 2020 - Present</td>
</tr>
<tr>
<td>- Member of the Support Research and Innovation Administration Committee, National Research Council of Thailand (NRCT) 2019 - Present</td>
</tr>
</tbody>
</table>

**Experience**

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>- Director, Supamitr General Hospital Pcl. 2021 - 2022</td>
</tr>
<tr>
<td>- Independent Director and Member of the Audit Committee, State Railway of Thailand 2019 - 2020</td>
</tr>
<tr>
<td>- Honorary Director, Thailand Research Fund Policy Committee, The Thailand Research Fund (TRF) 2018 - 2019</td>
</tr>
<tr>
<td>- Chairman, Humanica Pcl. 2015 - 2019</td>
</tr>
<tr>
<td>- Director and Executive Director, TOT Pcl. 2014 - 2018</td>
</tr>
</tbody>
</table>

**Relationship**

<table>
<thead>
<tr>
<th>Krungthai Bank shareholding</th>
</tr>
</thead>
<tbody>
<tr>
<td>- None -</td>
</tr>
<tr>
<td>Being the Director at the competitive/related companies</td>
</tr>
<tr>
<td>- None -</td>
</tr>
<tr>
<td>Having relationship as a relative of the other directors/management/major shareholders of the Bank/Subsidiary(ies)</td>
</tr>
<tr>
<td>- None -</td>
</tr>
<tr>
<td>Having following relationship with the Bank/Subsidiary(ies)/or juristic person(s) which could have conflict of interest at the present time or in the past two years</td>
</tr>
<tr>
<td>(1) Not being Director participating in management role, an employee, an officer, or an advisor who receives regular salary</td>
</tr>
<tr>
<td>(2) Not being a professional advisor such as auditor or legal adviser</td>
</tr>
<tr>
<td>Having business relationship by currently being Independent Director, Chairman of the Audit Committee and Member of the Nominating and Remuneration Committee (no authorized signatory) at TPBI Pcl. and Independent Director, Member of the Audit Committee and Member of the Corporate Governance and Sustainable Development Committee (no authorized signatory) at Global Green Chemicals Pcl. which have loans and contingent liabilities with the Bank more than Baht twenty million, which is referred to as the normal business transactions in banking operations in general commercial conditions. Besides, such relationship does not obstruct the use of discretion or affect the performance of duty and the independent opinion as well as being in compliance with the relevant regulations.</td>
</tr>
</tbody>
</table>
The Invitation to 30th Annual Ordinary General Meeting on Friday 7th April 2023

Conflict of Interest in the Agenda Being Considered

<table>
<thead>
<tr>
<th>Agenda</th>
<th>Conflict of Interest</th>
<th>Special Conflict of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. To acknowledge the Board of Directors’ annual report</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>2. To consider and approve the Financial Statement for the year ended 31st December 2022</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>3. To consider and approve the appropriation of the 2022 net profit and dividend payment</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>4. To consider and approve the Directors’ remuneration</td>
<td>Yes</td>
<td>None</td>
</tr>
<tr>
<td>5. To consider the election of Directors to replace those who are retiring upon completion of their terms of office</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>6. To consider the election of the Bank’s auditor and determine the audit fee</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>7. To consider and approve the amendments of the Bank’s Articles of Association</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

No. of Attendance (Year 2022) - The Board of Directors 22 of 22
- The Nominating and Remuneration Committee 15 of 15
- The Compliance Committee 12 of 12
- The Risk Oversight Committee 12 of 12
- The Independent Director Committee 4 of 4

No. of Attendance (Year 2023) - The Board of Directors 4 of 4
- The Nominating and Remuneration Committee 2 of 2
- The Compliance Committee 2 of 2
- The Risk Oversight Committee 2 of 2
- The Independent Director Committee 1 of 1

Remark: Resume of Mr. Thanwa Laohasiriwong is updated as of 22nd February 2023
Independent Directors as Proxy of Shareholders

Name - Surname  Mr. Teerapong Wongsiwawilas

Position  Director, Independent Director, Chairman of the Compliance Committee and Member of the Nominating and Remuneration Committee

Age  58

Nationality  Thai

Education  - Bachelor of Laws, Thammasat University

Training  - Class 57, National Defence Course, The National Defence College
- Class 13/2022, Board Nomination and Compensation Program (BNCP), IOD
- Class 6/2022, Director Leadership Certification Program (DLP), IOD
- Class 246/2017, Director Certification Program (DCP), IOD
- Class 8, Senior Executive Program, The office of the Civil Service commission
- Class 12/2013, Public Law and Management, King Prajadhipok's Institute
- Year 2021, Security Awareness Program, Krungthai Bank Pcl. by guest speaker
- Year 2022, Cyber Security Awareness Program, Krungthai Bank Pcl. By guest speaker

Date of Joining KTB  21st December 2020

Tenure  2 Years 2 Months

Other Current Positions  1 Listed Company

- Independent Director, Member of the Audit Committee and Member of the Nominating and Remuneration Committee, PTT Exploration and Production Pcl.  2022 - Present

5 Non-Listed Companies / Other Organizations

- Permanent Secretary, The Office of the Permanent Secretary  2022 - Present
- Honorable Executive Director of the Judicial Administration (Administration and Management), Court of Justice  2022 - Present
- Council of State No.7 (Natural Resources and Environment Law), Office of the Council of State  2022 - Present
- Committee member of the Political Reform of the Thailand’s National Reform, Office of the National Economic and Social Development Council  2020 - Present
- Honorable Special Investigation Committee (Law), Department of Special Investigation, Ministry of Justice  2019 - Present

Experience  

- Director and Chairman of the Audit Committee, Mass Rapid Transit Authority of Thailand  2022
- Government Official Advisor to Prime Minister  2021 - 2022
- National Science and Technology Development Committee, National Science and Technology Development Agency 2019 - 2021
- Independent Director and Member of the Audit Committee, Bangchak Corporation Pcl. 2017 - 2021
- Secretary-General to the Cabinet, The Secretariat of the Cabinet 2017 – 2021

Relationship | Krungthai Bank shareholding | - None -
Being the Director at the competitive/related companies | - None -
Having relationship as a relative of the other directors/management/major shareholders of the Bank/Subsidiary(ies) | - None -

Having following relationship with the Bank/Subsidiary (ies)/or juristic person(s) which could have conflict of interest at the present time or in the past two years:

1. Not being Director participating in management role, an employee, an officer, or an advisor who receives regular salary
2. Not being a professional advisor such as auditor or legal adviser
3. Having business relationship by currently being Independent Director, Member of the Audit Committee and Member of the Nominating and Remuneration Committee (no authorized signatory) at PTT Exploration and Production Pcl. In the past 2 years, he used to be Independent Director and Member of the Audit Committee at Bangchak Corporation Pcl. which have loans and contingent liabilities with the Bank more than Baht twenty million, which is referred to as the normal business transactions in banking operations in general commercial conditions. Besides, such relationship does not obstruct the use of discretion or affect the performance of duty and the independent opinion as well as being in compliance with the relevant regulations.
### Agenda

<table>
<thead>
<tr>
<th>No. of Attendance</th>
<th>Conflict of Interest</th>
<th>Special Conflict of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Conflict of Interest in the Agenda Being Considered</strong></td>
<td><strong>Agenda</strong></td>
<td><strong>None</strong></td>
</tr>
<tr>
<td>1. To acknowledge the Board of Directors’ annual report</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>2. To consider and approve the Financial Statement for the year ended 31st December 2022</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>3. To consider and approve the appropriation of the 2022 net profit and dividend payment</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>4. To consider and approve the Directors’ remuneration</td>
<td>Yes</td>
<td>None</td>
</tr>
<tr>
<td>5. To consider the election of Directors to replace those who are retiring upon completion of their terms of office</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>6. To consider the election of the Bank’s auditor and determine the audit fee</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>7. To consider and approve the amendments of the Bank’s Articles of Association</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

**Remark:** Resume of Mr. Teerapong Wongsiwawilas is updated as of 22nd February 2023
## Independent Directors as Proxy of Shareholders

<table>
<thead>
<tr>
<th>Name - Surname</th>
<th>Ms. Jiraphon Kawswat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Position</td>
<td>Director, Independent Director, Member of the Audit Committee and Member of the Corporate Governance and Social Responsibility Committee</td>
</tr>
<tr>
<td>Age</td>
<td>61</td>
</tr>
<tr>
<td>Nationality</td>
<td>Thai</td>
</tr>
</tbody>
</table>
| Education      | - Master of Business Administration (Financial Management), Kasetsart University  
- Master of Accountancy (Cost Accounting), Chulalongkorn University  
- Bachelor of Science (Accounting), Kasetsart University |
| Training       | - Class 51/2022, Role of Chairman Program (RCP), IOD  
- Class 46/2022, Advanced Audit Committee Program (AAACP), IOD  
- Year 2021, Director Leadership Certification Program (DLCP), IOD  
- Class 19/2020, Risk Management Program for Corporate Leaders (RCL), IOD  
- Class 2/2014, Director Certification Program Update (DCPU), IOD  
- Class 6/2014, How to Develop a Risk Management Plan (HRP), IOD  
- Class 21/2014, Successful Formulation & Execution of Strategy (SFE), IOD  
- Class 180/2013, Director Certification Program (DCP), IOD  
- TLCA Executive Development Program (EDP), Thai Listed Companies Association  
- Class 20/2019, Corporate Governance Program for Directors and Executives of State Enterprises and Public Organization, King Prajadhipok’s Institute  
- Class 3/2019, Executive Program on Rule of Law and Development (RoLD Program), Thailand Institute of Justice  
- Class 12/2018, Certificate, Executive Program in Energy Literacy for a Sustainable Future, Thailand Energy Academy (TEA)  
- Class 26/2018, Top Executive Program, Capital Market Academy (CMA)  
- Senior Executive Program, London Business School, United Kingdom  
- Leadership Development Program III, (Class 2/2015), PTT Leadership and Learning Institute  
- Year 2022, Cyber Security Awareness Program, Krungthai Bank Pcl. By guest speaker |
| Date of Joining KTB | 26th October 2022 |
| Tenure          | 3 Months |
| Other Current Positions | Listed Company  
- None -  
Non-Listed Company / Other Organization  
- None - |
Experience

- Director and Member of the Enterprise Risk Management Committee, Acting President and Chief Executive Officer, PTT Oil and Retail Business Pcl. 2018 - 2022
- Senior Executive Vice President, PTT Pcl. 2018
- Director and Member of the Nomination and Remuneration Committee, IRPC Pcl. 2017 – 2018
- Senior Executive Vice President, Oil Business Unit, PTT Pcl. 2017 - 2018

Relationship

Krungthai Bank shareholding

Being the Director at the competitive/related companies

Having relationship as a relative of the other directors/management/ major shareholders of the Bank/Subsidiary(ies)

Having following relationship with the Bank/Subsidiary(ies)/or juristic person(s) which could have conflict of interest at the present time or in the past two years

(1) Not being Director participating in management role, an employee, an officer, or an advisor who receives regular salary

(2) Not being a professional advisor such as auditor or legal adviser

(3) Having business relationship by, in past 2 years, using to be Director and Member of the Enterprise Risk Management Committee, Acting President and Chief Executive Officer, PTT Oil and Retail Business Pcl. which have loans and contingent liabilities with the Bank more than Baht twenty million, which is referred to as the normal business transactions in banking operations in general commercial conditions. Besides, such relationship does not obstruct the use of discretion or affect the performance of duty and the independent opinion as well as being in compliance with the relevant regulations.
## Conflict of Interest in the Agenda Being Considered

<table>
<thead>
<tr>
<th>Agenda</th>
<th>Conflict of Interest</th>
<th>Special Conflict of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. To acknowledge the Board of Directors’ annual report</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>2. To consider and approve the Financial Statement for the year ended 31st December 2022</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>3. To consider and approve the appropriation of the 2022 net profit and dividend payment</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>4. To consider and approve the Directors’ remuneration</td>
<td>Yes</td>
<td>None</td>
</tr>
<tr>
<td>5. To consider the election of Directors to replace those who are retiring upon completion of their terms of office</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>6. To consider the election of the Bank’s auditor and determine the audit fee</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>7. To consider and approve the amendments of the Bank’s Articles of Association</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

### No. of Attendance

- **(Year 2022)**
  - The Board of Directors: 5 of 5
  - The Audit Committee: 2 of 2
  - The Corporate Governance and Social Responsibility Committee: 2 of 2
  - The Independent Director Committee: 1 of 1

- **(Year 2023)**
  - The Board of Directors: 4 of 4
  - The Nominating and Remuneration Committee: 2 of 2
  - The Compliance Committee: 2 of 2
  - The Independent Director Committee: 1 of 1

**Remark**: Resume of Ms. Jiraphon Kawswat is updated as of 22nd February 2023
Director who took the position during the year

<table>
<thead>
<tr>
<th>Name - Surname</th>
<th>Mr. Chamroen Phothiyod</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Director to be elected</td>
<td>Director</td>
</tr>
<tr>
<td>Age</td>
<td>59</td>
</tr>
<tr>
<td>Nationality</td>
<td>Thai</td>
</tr>
</tbody>
</table>
| Education | - Master of Public Administration, National Institute of Development Administration  
- Bachelor of Laws, Ramkhamhaeng University |
| Training | - Class 27/2022, Ethical Leadership Program (ELP), IOD  
- Class 24/2021, Risk Management Program for Corporate Leaders (RCL), IOD  
- Class 242/2017, Director Certification Program (DCP), IOD  
- Class 58, National Defence Course (NDC), The National Defence College  
- Class 31/2021, Top Management Program, Capital Market Academy, The Stock Exchange of Thailand  
- Class 7, Senior Public Sector Finance and Fiscal Manager Program, The Comptroller General's Department  
- Class 13, Executive Program in Energy Literacy for a Sustainable Future, Thailand Energy Academy (TEA)  
- Executive Professional Development Course: Port and Shipping Trend & Technology, World Maritime University  
- Class 11, Top Executive Program in Commerce and Trade (TEPCoT), Commerce Academy, University of the Chamber of Commerce  
- Class 17, Corporate Governance Program for Directors and Executives of State Enterprises and Public Organizations (PDI), King Prajadhipok's Institute  
- Year 2017, Inspector General Course for the Fiscal, The Office of the Permanent Secretary, The Prime Minister's Office  
- Class 4, Anti-corruption Strategic Management for Senior Executives Course, Sanya Dharmasakti Anti-Corruption Institute, Office of the National Anti-Corruption Commission  
- Class 73, Senior Executive Program, College of Administrators, Civil Service Development Institute, The office of the Civil Service Commission |
| Current Positions (at Krungthai Bank) | Director, Member of the Risk Oversight Committee and Member of the Corporate Governance and Social Responsibility Committee |
| Date of Joining Krungthai Bank | 11th January 2023 |
| Tenure | 1 Month |
Other Current Position

1 Listed Company
- Director, Bangchak Corporation Pcl. 2021 - Present

3 Non-Listed Companies / Other Organizations
- Director-General, The Treasury Department 2022 - Present
- Chairman, Dhanarak Asset Development Co., Ltd. 2022 - Present
- Director, Anti-Corruption Foundation 2015 - Present
- Director, National Telecom Pcl. 2021 - 2022
- Director, Bank for Agriculture and Agricultural Cooperatives 2021 - 2022
- Deputy Permanent Secretary, Ministry of Finance 2020 - 2022
- Director, Metropolitan Waterworks Authority 2019 - 2021
- Director, Bangkok Mass Transit Authority 2019 - 2020
- Director, Sports Authority of Thailand 2019 - 2020
- Inspector General, Ministry of Finance 2016 - 2020
- Director, National Housing Authority 2014 - 2019
- Director, S.R.T. Electrified Train 2018 - 2019
- Director, Port Authority of Thailand 2016 - 2019

Relationship

Krongthai Bank shareholding
- None

Being the Director at the competitive/related companies
- None

Having relationship as a relative of the other directors/management/major shareholders of the Bank/Subsidiary(ies)
- None

Having following relationship with the Bank/Subsidiary(ies)/or juristic person(s) which could have conflict of interest at the present time or in the past two years

(1) Not being Director participating in management role, an employee, an officer, or an advisor who receives regular salary

(2) Not being a professional advisor such as auditor or legal adviser

(3) Having business relationship by currently being Director (no authorized signatory) at Bangchak Corporation Pcl., Chairman (authorized signatory) at Dhanarak Asset Development Co., Ltd. In past 2 years, he used to be Director at National Telecom Pcl. which have loans and contingent liabilities with the Bank more than Baht twenty million

Special Conflict of Interest in the Agenda Being Considered
- None
No. of Attendance

(Year 2023) - The Board of Directors 4 of 4
- The Risk Oversight Committee 2 of 2
- The Corporate Governance and Social Responsibility Committee 1 of 1

Remark: Resume of Mr. Chamroen Phothiyod is updated as of 22nd February 2023
Consideration and Approval of the Directors’ Remuneration

Remuneration for Directors consists of Directors’ remuneration for the year 2023 and Directors’ gratuity for the year 2022. The Board of Directors is of the opinion that the General Meeting should consider the matter to give an approval the directors’ remuneration, which has been considered by the Nomination and Remuneration Committee as follows:

The Board/Committee consists of the Board of Directors, the Committees, the Labor Relations Committee, the Subcommittee or other committee,

Furthermore, the scope of power and duty of each committee are disclosed in the Annual Registration Statement/ Annual Report (Form 56-1 One Report) on page 129 - 140

The Directors’ remuneration for the year 2023

The details of criteria and rates of Directors’ remunerations are as follows:

<table>
<thead>
<tr>
<th>Directors’ Remuneration</th>
<th>2023</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Monthly Remuneration (according to the tenure)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Chairman of the Board of Directors</td>
<td>Bt 160,000/month</td>
<td>Bt 160,000/month</td>
</tr>
<tr>
<td>- Directors</td>
<td>Bt 80,000/month</td>
<td>Bt 80,000/month</td>
</tr>
<tr>
<td>2. Meeting honorariums for the Board of Directors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.1 Board of Directors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Meeting honorariums should be paid to the directors attending 1 time per month but not more than 15 times per year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Chairman of the Board of Directors</td>
<td>Bt 75,000/meeting</td>
<td>Bt 75,000/meeting</td>
</tr>
<tr>
<td>- Directors</td>
<td>Bt 60,000/meeting</td>
<td>Bt 60,000/meeting</td>
</tr>
<tr>
<td>2.2 Meeting honorariums for each Committees, the Relations Affairs Committee, the Subcommittee or other committee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Meeting honorariums should be paid to the directors attending the meeting is not more than 2 committees and each not over 1 time per month)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Chairman</td>
<td>Bt 37,500/meeting</td>
<td>Bt 37,500/meeting</td>
</tr>
<tr>
<td>- Directors</td>
<td>Bt 30,000/meeting</td>
<td>Bt 30,000/meeting</td>
</tr>
</tbody>
</table>

Remark:

1. The meeting honorarium will be paid only to the Directors who attend the meeting,

2. If other Directors who are not the Bank’s personnel attend the meeting, the Bank will pay meeting honorarium at the same rate. Hence, the meeting attendance shall not exceed a total of 2 committees and each committee attendance is not more than 1 time per month.

Until present, the Bank does not provide other benefits to those who are Directors. Details of the Directors’ remuneration for the year 2022 have been disclosed in the Annual Registration Statement/Annual Report (Form 56-1 One Report) on page 168 - 170
Directors’ gratuity for the year 2022

The Board of Directors has played a vital role in supporting, promoting, providing respective policies, fixing problems and making decisions in business operations with the intention to drive the Bank to achieve goals and strategy direction. The Directors’ excellent performance can be reflected by several awards of honor presented to the Banks as follows:

International Awards

- World Economic Magazine Awards 2022 in the category of Best Digital Bank Thailand 2022, Most Sustainable Bank Thailand 2022 and Best Banking CEO Thailand 2022, The Bank is awarded by the World Economic Magazine, USA, in recognition of its outstanding performance in 3 categories. The Bank has used innovation to develop products and services in a variety of areas to meet all of the needs of consumers, while also standing by Thai people and Thai society.
- The European Awards 2021 in the category of Best Sustainable & Business Solutions Bank and Outstanding Banking service provider throughout COVID-19, The Bank is awarded by The European Magazine, United Kingdom. The award recognizes the Bank for its outstanding performance in creating sustainable growth and having outstanding management during the COVID-19 crisis in every dimension, including building a platform to facilitate customers and people to continually access government assistance measures during the COVID-19 pandemic.
- Global Banking & Finance Review Awards 2022 in the category of Banking CEO of the Year Thailand 2022, This award is presented to the Bank for its visionary CEO with an outstanding management strategy and the intention to operate "Krungthai" to be the country's leading commercial bank that develops products and services to meet the needs of customers in the digital age and in the category of Best CSR Bank Thailand, for adopting financial technology to conduct business within the framework of ESG (Environmental, Social, and Governance) by paying attention to the environment. The Bank is awarded by the Global Banking and Finance Review Magazine, the United Kingdom.
- Global Business Magazine Award 2022 in the category of Best Banking CEO Thailand 2022, This award is presented to the Bank for its visionary CEO with an outstanding management strategy and the intention to operate "Krungthai" to be the country's leading commercial bank that develops products and services to meet the needs of customers in the digital age and in the category of Best CSR Bank Thailand, for adopting financial technology to conduct business within the framework of ESG (Environmental, Social, and Governance) by paying attention to the environment. The Bank is awarded by the Global Business Magazine, United Arab Emirates.
- Best Social Impact Bank Thailand 2022 in recognition of the primary financial institution driving the country's economy by developing financial innovations to reach all groups of people and supporting government policies and schemes, The Bank is awarded by the CFI Magazine, the United Kingdom.
- The Global Economics 2022 in the category of Best CEO in Banking - Mr. Payong Srivanich - Thailand 2022 and in the category of Most Innovative Banking Initiatives - Thailand 2022. The Bank is awarded by the Global Economics Magazine, the United Kingdom, in recognition of the country’s leadership in digital banking, based on the number of users of the Bank’s digital platforms over 40 million people and the leadership’s determined vision in
implementing innovation, especially the “Pao Tang” application which is Thailand Open Digital Platform, to lay down the country’s digital economy infrastructure, the Bank is awarded by the Global Economics Magazine, the United Kingdom,

- Global Business Outlook Award 2022 in the category of Best Digital Transformation Bank in recognition of the organization that pioneers the Digital Transformation process as well as changing the processes and culture of the bank to comply with the rapidly changing era and the award in the category of Most Innovative Digital Banking Platform in recognition of the outstanding and successful organization in building/structuring the country’s digital financial platform, also inventing and developing digital financial products and services, The Bank is awarded by the Global Business Outlook Magazine, the United Kingdom.

- World Business Star Award 2022 in the category of Best Product of the Year Thailand 2022 for developing new products and services appropriately to reach all groups of people and awarded in the category of Best Social Impact Bank Thailand 2022 for developing financial innovation to reach all groups of people, including supporting government policies and schemes. The Bank is awarded by World Business Star Magazine, the United Kingdom.

- International Finance Award 2022 in the category of Most Innovative Retail Bank-Thailand as an organization that develops innovative products or services to reach all groups of people, The Bank is awarded by the International Finance, the United Kingdom.

- Global Business Review Magazine Award 2022 in the category of Banking CEO of the Year Thailand 2022 for the Bank’s role in integrating digital development plans and infrastructure adjustment in Thailand while facing the challenges during the Covid-19 pandemic. The Bank is awarded by the Global Business Review Magazine, United Arab Emirates.

- International Business Magazine 2022 in the category of Best Banking for Financial Product Thailand 2022. This award is for the Bank’s outstanding performance in developing financial products and services that meet customer needs. The Bank is awarded by the International Business Magazine, United Arab Emirates.

- The Bank is honored at the Asiamoney Awards 2022 in Hong Kong in the category of Best Bank Awards 2022 as the Bank is the main financial institution in driving the country’s economy by developing financial innovations to reach all groups of people. The Bank is awarded by the Asiamoney Magazine, Hong Kong.

- Asian Experience Awards 2022 in the category of Employee Experience of the Year – Banking, awarded by The Asian Business Review Magazine, Singapore in recognition of a developer for ONE Krungthai Application, a super app for Krungthai employees to push the Krungthai Virtue Project into concrete the through adaptation of game concepts (Gamification) to apply to create engagement and generating a new experience for employees to participate in all banking activities.

- 2022 AIBP ASEAN Enterprise Innovation Award is awarded by AIBP, Singapore, for the success of using technology and innovation in the development of digital products and services of the “Pao Tang” application as a Thailand Open Digital Platform that meets the needs of all service users in all dimensions, including continuously initiating positive changes for society, meeting the Sustainable Development Goals (SDGs) in terms of reducing inequality, and supporting a sustainable economy.
International Innovation Award 2022 Bank is awarded by Enterprise Asia, Singapore, for a developer for the ONE Krungthai Application, a super app for Krungthai employees. It facilitates employees in all aspects of working through digital systems and corresponding with the new way of life. Through the adaptation of game concepts (Gamification), this enables the communication with employees to become effective and increases their engagement with the organization.

The Asset Asian Awards 2021 in the category of Best Sustainability - Linked Bond, represents the commitment of the organization to support business operations with environmental, social, and governance (ESG) principles. This award is granted to the financial institutions that are the underwriters of Sustainability-Linked Bonds. The bank is awarded in the category of Best Liability Management Thailand which is given to the financial institutions that sell government bonds, The Bank is awarded in the category of Best Local Currency Bond Thailand for financial institutions that issue bonds. Additionally, the Bank receives the award in the category of The Asset ESG Corporate 2021, the Platinum Award for enhancing its operations under the principles of "Sustainable Banking" and good corporate governance that discloses accurate and transparent developing technology and financial innovation as a mechanism to drive the country's economy, The other award includes the category of The Asset Triple A Sustainable Infrastructure Award - Best Deal of the Year BTS Green Bonds due to the issuance of the green bonds of the Banks. These awards are presented by Hong Kong's The Asset magazine.

Best Digital Wallet in Thailand Awards for Pao Tang Mobile Application for the success of developing the Pao Tang application as a Thailand Open Digital Platform that is open to all groups of users, even without a Krungthai Bank account, The Bank is ready to work with partners in all sectors to develop services to meet the needs of all customer groups, in terms of payment, health, savings and investment which was awarded by The Asian Banker Magazine.

Asia Responsible Enterprise Awards 2022 in the category of Social Empowerment 2022 as the outstanding development of the Bank's products and services to better meet the needs of all customer groups which is awarded by The Asian Banker Magazine, Singapore.

ASEAN Corporate Governance Scorecard 2021 in the category of ASEAN Asset Class Plcs (Thailand). The Bank is awarded by the Institute of Corporate Directors, Philippines in recognition for the Bank's corporate governance assessment. The quality of corporate governance of listed companies in the capital market in the ASEAN region is determined to be assessed and disclosed every two years, Krungthai Bank is a Thai listed company that has been assessed in the ASEAN Asset Class level.

National Awards

LINE THAILAND AWARDS 2021 - BEST OFFICIAL ACCOUNT IN FINANCE & INSURANCE for an organization that has been successful in creating communications, marketing and advertising with customers through the LINE application with the Official Account Krungthai Connext, The account is excessively popular, with the highest engagement rate among the financial and insurance industries, with an average of 7.3 million visits per month due to the engagements for creating campaigns that reach individual bank customers and delivering the right products by LINE THAILAND.
● ThaiBMA Best Bond Awards 2021 - Best THOR Engagement for a contributor in offering products that are loans, debt instruments, or other instruments with reference to the THOR interest rate. The Bank is also awarded in the category of Best Repo Primary Dealer ThaiBMA for an intermediary on policies from the Bank of Thailand (BOT) and money market transactions. In this regard, the Bank has the highest transaction volume among the BOT’s partner financial institutions. The Bank is also awarded in the category of Most Innovative Deal - PTTEP’s Digital Wallet for applying Blockchain technology to conduct transactions (proprietary hybrid blockchain) from the primary market to the secondary market. This enables all groups of people to easily access investments through digital channels, as well as can trade on the secondary market from ThaiBMA.

● The Bank was awarded by the Siamrath Online Award as an important mechanism to remedy people affected by the COVID-19 crisis and offer measures to stimulate the economy through many schemes, This award is presented to the Bank from Siamrath Co., Ltd.

● Thailand Social Awards 2022 in category of Finalist Best Brand Performance on Social Media - Bank in recognition of the brand that performs best on social media in many branches qualified as one of the top-5 banks with the effectiveness of their social media marketing activities concretely from Wisesight (Thailand) Co.,Ltd.

● The Best Beautiful Booth Award in Money Expo 2022 Bangkok for designing the booth under the concept “Spread Thai Wings for Sustainability: Empower a Better Life for All Thais,* which reflects the main mission of becoming a sustainable bank,

● Thailand Cybersecurity Excellence Award 2022 in category of Cybersecurity Excellence (Banking) and Cybersecurity Excellence (Capacity Development), which reflects that the organization has cybersecurity standards in all aspects, namely monitoring and surveillance of cyber threats, raising awareness among employees at all levels to be aware of and ready to deal with cyber threats in various channels. The Bank received the award from the Office of the National Cybersecurity Commission (NBC).

● The Bank was awarded at the Techsauce Global Summit 2022 in category of The Disruptor, which showcased its achievements in the use of technology and innovation to develop digital products and services “Pao Tang” that meet the needs of all service users in every dimension and create positive changes for society continuously and also meets the Sustainable Development Goals (SDGs) from Techsauce,

● PromptPay Innovation Award for its outstanding success in bringing innovation to enhance PromptPay services. As a result, the “Krungthai PromptPay” service is easy to use, convenient, fast, and secure. Customers can choose to bind accounts, both single accounts and multiple accounts, via Krungthai NEXT, Krungthai ATMs, and Krungthai Bank branches nationwide. The Bank encourages a continuous increase in PromptPay users with the intention of driving the country towards a cashless society and fully moving into the digital economy. The Bank was awarded by NITMX Digital Verse Financial Connectivity.

● Certificate of membership in the Thai Private Sector Collective Action Coalition Against Corruption by The Thai Private Sector Collective Action Against Corruption (CAC) which the Bank has recertified the Bank as a CAC member for the third consecutive time (CAC Recertification), emphasizing the Bank’s morality under the Sustainable Krungthai Initiatives. It demonstrates the intention and commitment against all forms of corruption through transparent
management and the creation of a Zero Tolerance organizational culture according to the principles of good governance,

- Thailand Sustainability Investment (THSI) was awarded by the Stock Exchange of Thailand for being selected as one of the 170 listed companies in the list of Thailand Sustainability Investment (THSI), reflecting business operations with regard to the environment, society, and corporate governance, as well as transparent management under good governance (ESG; Environmental, Social, Governance).

- Sustainability Model Organization Award in the Thai Capital Market for Supporting the Disabled in the Outstanding Category, The Securities and Exchange Commission recognized the Bank as an organization that promotes and supports the employment of the disabled, Krungthai Bank gives importance to improving the quality of life of all groups of the disabled by establishing policies and guidelines that promote a better quality of life for the disabled both in terms of employment and career development so that the disabled have income to rely on themselves as well as developing products and services that support the disabled to access basic financial services and reduce inequality in society. This enables all sectors to grow together sustainably, which is in line with the vision of "Growing Together for Sustainability."

- Thailand's Most Admired Company 2022 - The Bank was awarded by Brandage magazine for being in 4th place in the commercial banking category, with outstanding management counting for 1st place in management factors.

- The Bank was awarded Thailand Corporate Excellence Awards 2022 - Product/Service Excellence and Leadership Excellence - Marketing Excellence from Thailand Management Association (TMA) which the award was given to the Bank for setting up an organizational strategy that meets the needs of the modern business world and develops innovative financial products and services for all groups of people, including low-income groups, without leaving anyone behind. The Bank moves forward to develop financial infrastructure that connects all lifestyles of Thai people through digital platforms.

- SMEs Excellence Awards 2022 for the nomination of "The One Super Center" - SME customers of the Bank, It received the SME Excellence Awards 2022 in the category of retail and wholesale business and excellence in managing the organization to strong growth Krungthai Bank was awarded by the Thailand Management Association (TMA)

- Most Innovative Brand 2022 from Future Trends, An award given to the Bank for being the ultimate innovation leader in developing digital products and services of the Pao Tang application that meet the needs of all service users in every dimension.

By considering the suitability in accordance with the responsibilities and volume of work including being in line with the dividend payment as peer commercial banks, the remunerations for Directors for the year 2022 is proposed in amounting to Baht 37.38 million under discretion of the Board of Directors to consider payment as deemed appropriate.
Consideration of the election of Directors to replace those who complete the term of office

The Bank will propose the details of this agenda and will send the information to shareholders within 7 days prior to the meeting according to the Bank’s Articles of Association.
Consideration of the election of the Bank’s auditor and fix the audit fee

The Board of Directors and the Audit Committee agreed that the auditors from EY Company Limited have experience and proficiency, which is accepted in international standards and the audit fee appropriateness with the scope of the audit. Therefore, proposed to the meeting as follows:

1. To appoint the following auditors from EY Company Limited as the Bank’s auditors for 2023 as follows:

<table>
<thead>
<tr>
<th>Auditors List</th>
<th>Number of Audit Year for the Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ms. Ratana Jala</td>
<td>Certified Public Accountant (Thailand) Number 3734 or 3 years</td>
</tr>
<tr>
<td>Ms. Rachada Yongsawadvanich</td>
<td>Certified Public Accountant (Thailand) Number 4951 or 2 years</td>
</tr>
<tr>
<td>Ms. Somjai Khunapasut</td>
<td>Certified Public Accountant (Thailand) Number 4499 or 3 years</td>
</tr>
<tr>
<td>Ms. Wanwilai Phetsang</td>
<td>Certified Public Accountant (Thailand) Number 5315 or 3 years</td>
</tr>
</tbody>
</table>

The auditors in proposed list for the Bank and subsidiaries are from the same audit company, and have no relationship and/or no conflict of interest with the Bank/subsidiaries/executives/major shareholders or other person(s) relating to auditors in the list in a way that will affect the independence in performing their duty,

2. To approve the fix audit fee as follows

<table>
<thead>
<tr>
<th>Audit Detail</th>
<th>Fix Audit Fee</th>
<th>Change increase/(decrease)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2023</td>
<td>2022</td>
</tr>
<tr>
<td>Headquarter and Domestic Branches</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Quarter, Half-Year and Yearly</td>
<td>21.0</td>
<td>20.3</td>
</tr>
<tr>
<td>- TFRS 9 Examination</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Total Audit Fee</td>
<td>22.3</td>
<td>21.6</td>
</tr>
</tbody>
</table>

Accordingly, the list of auditors proposed to appoint as Bank’s auditors have received the approval from the Office of the Securities and Exchange Commission with reference to the Notification of the Office of the Securities and Exchange Commission Re: Approval of Auditors in the Capital Market,
To consider and approve the amendments of 6 articles of the Bank’s Articles of Association

<table>
<thead>
<tr>
<th>Item</th>
<th>Original Articles of Association of the Bank</th>
<th>Amendment</th>
<th>Reason / Necessity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Article 29. The Chairman is the one who summons the meetings of the Board of Directors. If two or more directors make a request for summoning a meeting of the Board of Directors, the Chairman shall fix the date of the meeting within fourteen days from the date on which such request was received.</td>
<td>(Addition) Article 29. The Chairman is the one who summons the meetings of the Board of Directors. For reasonable cause or to safeguard the rights and benefits of the company, two or more directors may jointly request the Chairman to summon a meeting of the Board of Directors. In this regard, the subject and reason to be proposed to the meeting must be specified. In such case, the Chairman shall summon and fix the date of the meeting within fourteen days from the date on which such request was received. In case the Chairman does not comply with paragraph two, directors who jointly make the request may collectively call and fix the date of the meeting to consider the requested matter within fourteen days from the date of expiration of the period under paragraph two.</td>
<td>In order for the summons of the Board of Directors Meeting to be in accordance with the Public Company Act (No. 4) B.E. 2565</td>
</tr>
<tr>
<td>2.</td>
<td>Article 30. In calling a meeting of the Board of Directors, the Chairman or the designated person shall deliver the invitation letters to the directors in no less than seven days before the date of the meeting except in case of urgency in order to protect the rights or benefits of the Company, notification of the meeting can be made by other means and the date of the meeting can be fixed earlier than the original one.</td>
<td>(Revise) Article 30. In convening a meeting of the Board of Directors, the invitation letters shall be delivered to the directors at least three days prior to the meeting date, unless there is an urgent need to protect the rights or benefits of the Company, in which case the meeting may be notified via electronic means or other methods, and the date of the meeting may be set earlier than originally planned.</td>
<td>In order for the summons of the Board of Directors Meeting to be in accordance with the Public Company Act (No. 4) B.E. 2565</td>
</tr>
<tr>
<td>3.</td>
<td>Article 30. In calling a meeting of the Board of Directors, the Chairman or the designated person shall deliver the invitation letters to the directors in no less than seven days before the date of the meeting except in case of urgency in order to protect the rights or benefits of the Company, notification of the meeting can be made by other means and the date of the meeting can be fixed earlier than the original one.</td>
<td>(Addition) Article 29/1 In the event that the Chairman is absent for any reason, the Vice Chairman shall be the person who summons the meetings of the Board of Directors. In the event that the Vice Chairman is absent for any reason, two or more directors may jointly summon a meeting of the Board of Directors.</td>
<td>In order for the summons of the Board of Directors Meeting to be in accordance with the Public Company Act (No. 4) B.E. 2565</td>
</tr>
<tr>
<td>Item</td>
<td>Original Articles of Association of the Bank</td>
<td>Amendment</td>
<td>Reason / Necessity</td>
</tr>
<tr>
<td>------</td>
<td>---------------------------------------------</td>
<td>-----------</td>
<td>------------------</td>
</tr>
<tr>
<td>4.</td>
<td>Article 41, Any shareholder who does not attend the meeting may appoint a proxy in writing to attend the meeting and vote in his replacement, The proxy must submit the instrument appointing a proxy to the chairman of the meeting or the person designated prior to the start of the meeting, Such instruments must be prepared in compliance with the format prescribed by the registrar,</td>
<td>(Revisa) Article 41, Any shareholder who does not attend the meeting may appoint a proxy in writing to attend the meeting and vote in his replacement, The proxy must submit the instrument appointing a proxy to the chairman of the meeting or the designated person prior to the start of the meeting, The delivery of such instrument can be done via the electronic means, in accordance with applicable laws, Such instruments must be prepared in compliance with the format prescribed by the registrar,</td>
<td>In order to facilitate shareholders who are unable to attend the meeting in person to assign the proxy to vote on their behalf in accordance with the Public Companies in Act (No. 4) B.E. 2565</td>
</tr>
<tr>
<td>5.</td>
<td>(Addition) Article 55. In accordance with applicable laws, the publication of any information regarding the Company, including notifications, announcements, or advertisements, to the public or to any individual through newspapers may be substituted by electronic means,</td>
<td></td>
<td>In order to increase the channels for advertisement by electronic means in accordance with the Public Company Act (No. 4) B.E. 2565 (2022).</td>
</tr>
<tr>
<td>6.</td>
<td>(Addition) Article 56. In accordance with applicable laws, in the event that the company or the Board of Directors are obligated to deliver notifications or documents to shareholders, the delivery can be done via the electronic means,</td>
<td></td>
<td>In order to increase the channels for delivery of notifications or documents by electronic means in accordance with the Public Company Act (No. 4) B.E. 2565 (2022).</td>
</tr>
</tbody>
</table>

In order to register the amendment of the Bank’s Articles of Association with the Department of Business Development, Ministry of Commerce, the person that the Board of Directors or authorized director have assigned shall have the authority to amend the text/content in the documents related to the registration for the completeness and the compliance with the laws, rules, regulations and interpretations of the relevant regulatory agencies or the order of the registrar,
The meeting convened at 09:30 hours,

Mr. Krisada Chinavicharana, the Chairman of the Board of Directors acted as the Chairman of the meeting, expressed welcome and apology to the shareholders for any inconvenience caused by the 29th Annual Ordinary General Meeting due to the Coronavirus Disease 2019 (COVID-19) pandemic situation. The Bank is aware of the safety and health of all shareholders, including public responsibility for preventing the spread of COVID-19. Therefore, the Bank has imposed the Measures and Guidelines against the COVID-19 Pandemic for the 29th Annual Ordinary General Meeting as prescribed by the official authorities.

The Chairman informed the shareholders that the Bank’s paid-up registered capital amounted to Baht 72,005,040,437.50 divided into 5,500,000 preferred shares and 13,976,061,250 ordinary shares, totaling to 13,981,561,250 shares. There were 50 shareholders present in person and 787 shareholders represented by proxies, equivalent to a total of 837 shareholders, holding altogether 11,029,358,293 shares, representing 78.89 percent of total shares, exceeding one-third of total shares sold. A quorum was thus constituted in accordance with the Bank’s Articles of Association. The 29th Annual Ordinary General Meeting was declared open.

Hence, after the Chairman had opened the Meeting until the closing, there were 65 additional shareholders and 13 proxies arriving and attending the Meeting in person. As a result, the total number of meeting attendees were 915 persons, divided into 115 shareholders and 800 proxies, constituting the total of 11,062,820,110 shares or equivalent to 79.12 percent.

The Chairman of the Meeting introduced Directors individually. Details of the directors attending in the meeting are as follows:

**Attending Directors: 12 Directors** (Equivalent to 100.00 percent of total Directors)

1. Mr. Krisada Chinavicharana  
   Chairman of the Board of Directors

2. Mr. Krairit Euchukanonchai  
   Vice Chairman of the Board of Directors, Chairman of the Board of Executive Directors and Chairman of the Risk Oversight Committee

3. Prof. Dr. Kittipong Kittayarak  
   Independent Director, Chairman of the Corporate Governance and Social Responsibility Committee and Member of the Compliance Committee

4. General Tienchai Rubporn  
   Chairman of the Independent Director Committee, Member of the Audit Committee and Member of the Compliance Committee

5. Mr. Poonnis Sakuntanaga  
   Director, Executive Director and Member of the Risk Oversight Committee
6. Mr. Thanwa Laohasiriwong Independent Director, Chairman of the Nomination and Remuneration Committee, Member of the Compliance Committee and Member of the Risk Oversight Committee

7. Mr. Vichai Assarasakorn Independent Director, Chairman of the Audit Committee and Member of the Corporate Governance and Social Responsibility Committee

8. Ms. Nitima Thepvanangkul Independent Director, Member of the Audit Committee and Member of the Corporate Governance and Social Responsibility Committee

9. Mr. Lavaron Sangsmit Director, Executive Director, Member of the Nomination and Remuneration Committee

10. Mr. Teerapong Wongsiwawlas Independent Director, Chairman of the Compliance Committee and Member of the Nomination and Remuneration Committee

11. Dr. Kulaya Tantitemit Director, Member of the Risk Oversight Committee, and Member of the Corporate Governance and Social Responsibility Committee

12. Mr. Payong Srivanich President, Executive Director and Member of the Risk Oversight Committee

Mr. Pongsit Chaichutpornsuk, Corporate Secretary, acted as the Secretary of the Meeting and Ms. Sineenard Damri-anant, Corporate Assistant Secretary, acted as the moderator of the Meeting. The Bank's Managing Directors and Group Head of Financial Management Group, Ms. Saranya Vejakul, attended the Meeting.

Then, the Chairman introduced:

Auditors for the year 2021 from EY Company Limited:
1. Ms. Ratana Jala
2. Ms. Wanwilai Phetsang

Representative of members of the Shareholders' Right Protection Voluntary Group, Thai Investor Association:

Mr. Surachet Viniyakul

With this regard, KTB Law Co., Ltd, was invited to act as the meeting inspector so that the meeting would be conducted in accordance with applicable laws and the Bank's Articles of Association as well as the good corporate governance.

The Chairman then stated that due to the COVID-19 pandemic situation, the Meeting was requested to be conducted in a concise and efficient manner. The Chairman requested the Corporate Assistant Secretary to inform the meeting about the regulations related to the Annual Ordinary General Meeting and shareholders' rights for convenience and decorum in the meeting.

The Assistant Secretary stated that the Bank had implemented Disease Prevention Measures to prevent the spread of the COVID-19 disease as prescribed by the regulatory agencies; therefore, the shareholders' cooperation was required as follows:
1. Inquiries or comments: As the Bank avoided using microphones for inquiries in the meeting room, the shareholders wishing to make inquiries or express opinions regarding issues related to the meeting agenda or have additional suggestions, the Bank shall provide paper and pen for shareholders to write questions or suggestions instead. In this regard, the shareholders would be asked to write his/her name-surname, contact telephone number or in case of being a proxy, the name-surname of the grantor shall be specified. The question paper shall be subsequently handed to the Bank officers for collecting and proceeding to answer.

   In order for the meeting to be concise and efficient, the Bank will answer shareholders’ questions/queries after considering the agenda of the Meeting as set out respectively. The Bank will answer questions related to the agenda of the Meeting first. For other questions, the Bank will post the answers on the Bank's website subsequently.

2. Voting: The shareholders or proxies shall be required to vote on each agenda that must be considered. The shareholders are eligible to cast their vote in only one type, whether vote in favor, vote against or vote abstention. The vote could not be divided as a partial vote except for the custodian with Proxy Form C.

3. Vote counting: For counting the votes and the resolution of the meeting, the Bank used a computer system. The voting is based on the principle of one share equals one vote for both preferred and ordinary shares. For the effectiveness of the meeting, only the negative votes and abstentions would be counted while the difference of votes would be regarded as voted in favor, except for the agenda: Consideration of the election of Directors to replace those who are retiring upon completion of their terms of office, whereby the votes in favor, votes against and abstentions would all be counted. The shareholders who wish to leave the meeting room with advance voting were required to contact the staff except for wishing to be treated as positive voting. For each agenda item approval, a resolution would be based on majority votes of the attending shareholders who cast their votes except for the agenda: To consider and approve of the Directors’ remuneration, whereby the resolution would require votes of not less than two-thirds of the votes cast by the attending shareholders. For the agenda: To approval of the addition of the Bank’s objectives and the amendment of the Memorandum of Association Article 3 in accordance with the addition of the Bank’s objectives, the resolution will be approved by a vote of not less than three-fourths of the total votes of the shareholders who attend the meeting and have the right to vote. The voting result of the respective agenda shall be informed with the voting amount of positive, negative, abstention votes and voided ballot.

   After the process and procedure of making inquiry or recommendation and counting vote had already been informed, Mr. Manasit Samai, the representative of KTB Law Co., Ltd., was invited to act as the inspector for vote counting so that the meeting could run transparently and in compliance with the law and the Bank’s Articles of Association. Ms. Jantima Phienveja, another representative from KTB Law Co., Ltd., would provide comments in terms of related laws matters. Concurrently, the meeting invited one shareholder to act as the representatives of the meeting in witnessing the vote counting and Mr. Phavich Chamwong was nominated.

   In the meantime, the meeting was informed that the Bank had published documents of the agenda items of the Meeting via the Bank’s website since 7th March 2022. Additionally, the Bank had delivered the meeting invitation letter to every shareholder. In the agenda item 3. To consider and approve the appropriation of the 2021 net profit and dividend and item 7.
To consider and approve the addition of the Bank’s objectives and the amendment to Article 3 of the Memorandum of Association to be consistent with the addition of the Bank’s objectives, the Bank shall follow the additional document inserted for consideration of agenda item 3 and item 7 as a substitute.

As the Bank provided opportunities for shareholders to propose any agenda deemed appropriate to be included on the agenda item of the Annual Ordinary General Meeting and nominated persons to be elected as Directors via the Bank’s website during 1st October - 31st December 2021, it appeared that there was no agenda item proposed and no candidate nominated by the shareholders according to the regulation set by the Bank.

The Chairman would preside over the meeting according to the sequence of the agenda listed in the invitation letter. The Assistant Secretary stated the agenda from item 1 to item 7 and the item 8 was for consideration of other matters (if any). The minutes of the 28th Annual Ordinary General Meeting were delivered to all shareholders as per the attachment in the invitation letter. The Bank had also published the minutes of the 28th Ordinary General Meeting through the Stock Exchange of Thailand and on the Bank’s website on 23rd April 2021. In this regard, the Chairman allowed shareholders to inquire or comment on the minutes of the meeting. No shareholders expressed their opinions or requested to amend the minutes of the previous meeting.

The Chairman was invited to preside over the meeting by order of the agenda items.

The Chairman expressed thanks and proposed the meeting to consider items on the agenda as follows:

**Item 1 To acknowledge the Board of Directors' Annual Report**

The Chairman requested the meeting to acknowledge the Annual Report for 2021 of the Board of Directors as appeared in the audio-visual media in the meeting. The details related to the Bank’s operational performance in various fields and the financial information of 2021 were disclosed in the Annual Registration Statement and Annual Report 2021 (Form 56-1 One Report), which had been delivered to shareholders together with the meeting invitation letter accordingly. The year 2021 has been a challenging year for financial institutions due to the COVID-19 pandemic situation, which has led to economic crisis in many countries, including Thailand. As a result, the Bank coped with the crises with prudence and generated satisfactory operating profits. Regarding good corporate governance, the Bank remained committed to conducting business with transparency and upheld the anti-corruption policy against all forms of corruption. The Anti-Corruption Policy and Guidelines were clearly defined. The Bank has pushed forward the Sustainable Krungthai initiatives, cultivating stronger awareness of working with quality and morality and adhering to the ESG Principle - Environmental, Social and Governance - in business operation. Besides, the Bank also focused on CSV (Creating Shared Value) or adding value to the business by creating goodness in society along with the growth of the Bank. In this regard, the Chairman expressed appreciation to the shareholders for always supporting the Bank’s business.

The Chairman proposed an opportunity for the shareholders to inquire or voice their opinions by writing their questions or comments on paper that the Bank had prepared. After submitting the inquiry paper, the Bank’s staff was then
appointed to answer the questions subsequently. After that, the Chairman proposed to the meeting to acknowledge the Board of Director’s Annual Report as the details presented to the meeting.

Resolution

The meeting acknowledged the Annual Report 2021 as proposed by the Board of Directors.

Item 2 To consider and approve the Financial Statement for the year ending 31st December 2021

The Chairman requested the meeting to consider and approve the Financial Statement for the year ending 31st December 2021, which was audited and examined by the Bank’s auditor and affirmed by the Audit Committee.

The Chairman invited the Corporate Assistant Secretary to inform the meeting about significant details of the Financial Statement.

The Assistant Secretary informed the meeting that the Financial Statement for the year ending 31st December 2021, with the details according to the Annual Registration Statement and Annual Report 2021 (Form 56-1 One Report), had been delivered to the shareholders together with an invitation letter. The details are summarized as follows:

According to the Financial Statement ending 31st December 2021, the Bank’s assets amounted to Baht 3,462,922,20 million, increasing from 2020 by Baht 235,935,32 million, The Bank’s liabilities amounted to Baht 3,131,187,82 million, increasing from 2020 by Baht 213,176,19 million, Meanwhile, the equity amounted to Baht 331,734,38 million, increasing from 2020 by Baht 22,759,13 million, The Bank’s net profit after tax amounted to Baht 19,437,15 million, increasing from 2020 by Baht 6,145,14 million, The Financial Statement had already been audited by the Bank’s auditor,

The Chairman proposed an opportunity for the shareholders to inquire or voice their opinions by writing their questions or comments on paper that the Bank had prepared. After submitting the inquiry paper, the Bank’s staff was then appointed to answer the questions subsequently. After that, the Chairman proposed to the meeting to consider and approve the Financial Statement for the year ending 31st December 2021 as presented to the meeting.

Resolution

The meeting approved the Financial Statement for the year ending 31st December 2021 as submitted by the Board of Directors by majority vote of the attending and voting shareholders. The details are as follows:

| Vote in favor | 11,047,904,202 Votes equivalent to 100.000000% |
| Vote against | 0 Votes equivalent to 0.000000% |
| Vote abstentions | 14,680,950 Votes |
| Voided ballot | 0 Votes |

The Invitation to 30th Annual Ordinary General Meeting on Friday 7th April 2023
Item 3 To consider and approve the appropriation of the 2021 net profit and dividend

The Chairman invited the Assistant Secretary to inform details of the agenda to the meeting.

The Assistant Secretary informed the meeting that the appropriation of the 2021 net profit and dividend payment are detailed as in the invitation letter delivered to the shareholders respectively. Details were summarized as follows.

The Bank earned net profit for 2021 amounting to Baht 19,437.15 million, divided into the retained earnings of 1H21 of Baht 11,435.75 million, comprising the allocated reserve for dividend payment of Baht 2,287.15 million and the remaining 1H21 net profit post-allocation of Baht 9,148.60 million, which was the appropriation into capital fund in September 2021; and the retained earnings of 2H21 of Baht 8,001.40 million. In this regard, the post dividend payment together with eligible items under the financial statements for capital fund calculation according to the Bank of Thailand would be further considered as the appropriation into the Bank’s capital fund.

At present, the Bank has completed its reserved fund in accordance with the regulations and the Public Limited Companies Act B.E. 2535 (1992) and its revised version. Therefore, there is no need to allocate funds as an additional reserve. The Board of Directors agreed that the appropriation of the net profit and the dividend payment should be paid as follows:

<table>
<thead>
<tr>
<th>2021</th>
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<tbody>
<tr>
<td>Net Profit</td>
<td>Baht 19,437.15 million</td>
</tr>
<tr>
<td>as Preferred Share Dividend</td>
<td>Baht 3.15 million</td>
</tr>
<tr>
<td>(5,500,000 shares)</td>
<td>(Baht 0.5725 per share)</td>
</tr>
<tr>
<td>as Ordinary Share Dividend</td>
<td>Baht 5,841.99 million</td>
</tr>
<tr>
<td>(13,976,061,250 shares)</td>
<td>(Baht 0.4180 per share)</td>
</tr>
<tr>
<td>Profit Balance Carried Forward</td>
<td>Baht 13,592.01 million</td>
</tr>
</tbody>
</table>

The dividends were paid from accumulated profit paying income tax at the rate of 20 percent. Natural person shareholders were able to request dividend tax credit by crediting tax in an amount equal to 20/80 of dividends. The Bank has gathered the Record Date on which shareholders have the right to receive dividend on Thursday 21st April 2022 and the dividend payment shall be made on Friday 6th May 2022.

In this connection, dividend per net profit accounted for 30.07 percent in compliance with the prescribed dividends payment policy of the Bank.

The Chairman proposed an opportunity for the shareholders to inquire or voice their opinions by writing their questions or comments on paper that the Bank had prepared. After submitting the inquiry paper, the Bank’s staff was then appointed to answer the questions subsequently. The Chairman then proposed to the meeting to approve the allocation of net profits for the year 2021 and the dividend payment as the details presented at the meeting.
Resolution

The meeting approved the proposed appropriation of net profit for 2021 and the dividend payment as submitted by the Board of Directors with the majority votes of the attending and voting shareholders. The details are as follows:

| Vote in favor | 11,062,642,938 Votes | equivalent to 100,00000% |
| Vote against | 0 Votes | equivalent to 0,00000% |
| Vote abstentions | 0 Votes |
| Voided ballot | 0 Votes |

Item 4 To consider and approve the Directors’ remuneration

The Chairman requested the meeting to consider approving Directors’ remuneration, which had already been considered by the Nomination and Remuneration Committee, Mr. Thanwa Laohasiriwong, Chairman of the Nomination and Remuneration Committee, was invited to report the essential details to the meeting.

Chairman of the Nomination and Remuneration Committee informed the meeting that the Directors’ remuneration for 2022 and Directors’ gratuity for 2021 had already been considered by the Nomination and Remuneration Committee. The details were stated in the invitation letter delivered to the shareholders.

The Committees consisted of the Board of Directors, the Sub-Committees, the Relations Affairs Committee, the Subcommittee or other working group.

Director’s remuneration consisted of Director’s remuneration for 2022 and Director’s gratuity for 2021 approved by the Board of Directors as proposed by the Nomination and Remuneration Committee. The Meeting was requested to consider and approve the following details:

1. Director’s remuneration for 2022, which is the same rate as of 2021. The details of criteria and pay rate are as follows.

<table>
<thead>
<tr>
<th>1) Monthly Remuneration (according to the tenure)</th>
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<tbody>
<tr>
<td>- Chairman of the Board of Directors</td>
</tr>
<tr>
<td>- Directors</td>
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</table>

<table>
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<tr>
<th>2) Meeting honorarium</th>
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<tbody>
<tr>
<td>2.1) Meeting honorarium for directors</td>
</tr>
<tr>
<td>(Once per month, In the event of a reasonable reason, it may consider paying more than 1 time per month, but not more than 15 times per year)</td>
</tr>
<tr>
<td>- Chairman of the Board of Directors</td>
</tr>
<tr>
<td>- Directors</td>
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</tbody>
</table>

| 2.2) Meeting honorarium for sub-committees, the Relations Affairs Committee, other sub-committees or working groups |
| (participating not more than 2 committees in total and not more than once a month for each committee) |
| - Chairman | 37,500 Baht/meeting |
| - Director | 30,000 Baht/meeting |

Remarks

(1) Meeting honorarium is paid only to directors attending the meeting.

(2) If the Directors other than the Bank personnel attending the meeting, the meeting allowances can be paid in the same amount, not more than 2 committees in total and not more than once a month for each committee.
2. Director’s Gratuity for 2021

The Board of Directors had played a vital role in encouraging and promoting policy related to problem solving and decision making on significant issues to the Bank. With this regard, the Bank’s operating performance got improved continually, reflecting from the various awards presented to the Bank as shown to the shareholders via the multimedia presentation,

Henceforth, the Director’s Gratuity for 2021 was agreed to be paid at a level appropriate with the directors’ volume of tasks and responsibilities as well as in line with the dividend payment rate of the group of peer commercial banks at the amount of Baht 22,91 million, However, the Director’s gratuity would be considered allocating by the discretion of the Board of Directors as deemed appropriate,

The Chairman proposed an opportunity for the shareholders to inquire or voice their opinions by writing their questions or comments on paper that the Bank had prepared, After submitting the inquiry paper, the Bank’s staff was then appointed to answer the questions subsequently. The Chairman requested the meeting to consider an approval of the Directors’ remuneration as in the details mentioned formerly.

Resolution

The meeting approved Director’s remuneration for 2022 and Director’s Gratuity for 2021, which was at the discretion of the Board of Directors to consider the allocation as deemed appropriate, according to the Board of Directors proposal with the votes of not less than two-thirds of the total votes of the attending shareholders. The details are as follows:

| Vote in favor | 11,062,649,838 Votes | equivalent to 99.999958% |
| Vote against  | 4,600 Votes          | equivalent to 0.000042%  |
| Vote abstentions | 0 Votes            | equivalent to 0.000000%  |
| Voided ballot | 0 Votes              | equivalent to 0.000000%  |

Item 5. To consider the election of Directors to replace those who are retiring upon completion of their terms of office

The Chairman requested the meeting to consider the election Directors to replace those who are retiring upon completion of their terms of office. The nomination process has already been made by the Nomination and Remuneration Committee, The details are attached with the invitation letter delivered to the shareholders, Since the Chairman had been nominated, in order to comply with good corporate governance practice, the Chairman and the Directors, who were being nominated, had to temporarily leave the room,

The Corporate Assistant Secretary informed that according to Article 43 of the Bank’s Articles of Association “The Chairman of the Board of Directors is the Chairman of the Annual Ordinary General Meeting, In the event that the Chairman is not present at the meeting or is unable to perform his duties, the Vice Chairman shall be the Chairman of the meeting”, Mr. Krairit Euchukanonchai, Vice Chairman of the Board of Directors, acted as the Chairman of the meeting in accordance with the Bank’s Articles of Association,
The Chairman of the meeting informed that according to Article 22 of the Bank’s Articles of Association “At each ordinary general meeting, one-third of the directors must retire from office, if the number of directors cannot be divided exactly into the number corresponding to one-third, the directors must retire in the number nearest to one-third”. Therefore, in this meeting, four (4) Directors had to retire from office, namely Mr. Krisada Chinavicharana, Mr. Vichai Assarasakorn, Ms. Nitima Thepvanangkul and Mr. Lavaron Sangsnit. The Director of the Nomination and Remuneration Committee informed the meeting of important details.

The Director of the Nomination and Remuneration Committee informed the meeting that there were 4 Directors retiring upon completion of their terms of office as informed by the Chairman. The Bank had offered the opportunity to the shareholders to nominate persons to be elected as Directors during 1st October – 31st December 2021. It appeared that there was no candidate nominated by shareholders.

The Nomination and Remuneration Committee (which excludes the Directors being nominated in the meeting) had nominated the candidate in accordance with the specified regulations and process in order to recruit Directors with competence and expertise based on the composition structure of the Board of Directors, The Board of Directors (which excludes the Directors being nominated in the meeting) agreed that the four former Directors are qualified and in compliance with the regulation and process of Directors nomination as well as not having any prohibited characteristics as specified by law. Previously, they performed their work with responsibility, prudence and honesty in line with law, Bank’s objectives and regulations, the resolutions of the Board of Directors and of shareholders meeting, as well as creating a lot of work for the Bank by using knowledge, competence and experience in managing the Bank operation efficiently and effectively with an attempt to grow strongly and securely. In this regard, the meeting proposes to consider electing Mr. Krisada Chinavicharana and Mr. Lavaron Sangsnit to be the Directors, whereas electing Mr. Vichai Assarasakorn and Ms. Nitima Thepvanangkul to be the Independent Directors for another term of office.

Accordingly, the four nominated Directors had already been approved by the related regulators. Hence, the details regarding the opinion of the Committee have already been disclosed in the invitation letter that the Bank had delivered to the shareholders. Meanwhile, the Assistant Secretary was invited to inform the details of individual voting of Director to the shareholders.

The Assistant Secretary informed the meeting as follows:

As for methods of voting on this agenda item, votes would be counted individually as votes in favor, votes against and abstentions. All shareholders were requested to place a mark in the desired box in the voting ballot in order to vote in electing the Directors individually. Upon completion of voting that consisted of four Directors, the meeting officers would collect the voting ballots from all shareholders at one time for good speed in votes counting, if any shareholders did not wish to hand in the voting ballots, they would be deemed as votes in favor.

The Chairman proposed an opportunity for the shareholders to inquire or voice their opinions by writing their questions or comments on paper that the Bank had prepared. After submitting the inquiry paper, the Bank’s staff was then
appointed to answer the questions subsequently. The Chairman requested the meeting to consider the election of Directors to replace those retiring upon completing terms of office as in the details mentioned formerly.

Resolution

The meeting approved the election of Directors as proposed by the Board of Directors for each individual person by majority votes of attending and voting shareholders as follows:

1. Mr. Krisada Chinavicharana was elected to take up the position of Director for another term. The details are as follows:

| Vote in favor | 10,843,511,517 | Votes | equivalent to | 98,019516% |
| Vote against  | 219,093,152    | Votes | equivalent to | 1,980484%  |
| Vote abstentions | 54,469 | Votes |
| Voided ballot | 0           | Votes |

2. Mr. Vichai Assarasakorn was elected to take up the position of Director and Independent Director for another term. The details are as follows:

| Vote in favor | 10,712,380,049 | Votes | equivalent to | 96,833997% |
| Vote against  | 350,243,020    | Votes | equivalent to | 3,166003%  |
| Vote abstentions | 58,969 | Votes |
| Voided ballot | 0           | Votes |

3. Ms. Nitima Thepvanangkul was elected to take up the position of Director and Independent Director for another term. The details are as follows:

| Vote in favor | 11,061,096,569 | Votes | equivalent to | 99,986201% |
| Vote against  | 1,526,500      | Votes | equivalent to | 0,013799%  |
| Vote abstentions | 58,969 | Votes |
| Voided ballot | 0           | Votes |

4. Mr. Lavaron Sangsnit was elected to take up the position of Director for another term. The details are as follows:

| Vote in favor | 10,677,649,018 | Votes | equivalent to | 96,520047% |
| Vote against  | 384,974,051    | Votes | equivalent to | 3,479953%  |
| Vote abstentions | 58,969 | Votes |
| Voided ballot | 0           | Votes |

Then, the Chairman invited the Directors who had temporarily left the meeting back into the meeting room.

Item 6 To consider the election of the Bank’s auditor and fix the audit fee

The Chairman requested the meeting to consider electing the Bank’s auditor and fix the audit fee approved by the Audit Committee in accordance with the details as appeared in the invitation letter delivered to the shareholders. The Chairman invited Mr. Vichai Assarasakorn, Chairman of the Audit Committee to clarify important details to the meeting.

Chairman of the Audit Committee clarified the issues to the shareholders in summary as follows:

Pursuant to the Public Limited Companies Act B.E., 2535 with its amendments and the Bank’s Articles of Association Article 45(5), it was stipulated that the general meeting should elect the auditors and fix the audit fee. For this year, the Board
of Directors and the Audit Committee agreed that the auditors from EY Company Limited have experience and proficiency as accepted in international standards and the audit fee is appropriate with the scope of the audit, Therefore, the meeting is proposed to appoint auditors,

1. Ms. Ratana Jala, Certified Auditor No. 3734 or
2. Ms. Ratchada Yongsawatwanich, Certified Auditor No. 4951 or
3. Ms. Somjai Khunpasut, Certified Auditor No. 4499 or
4. Ms. Wanwilai Phetsang, Certified Auditor No. 5315

from EY Company Limited, to be the Bank’s auditors for 2022, The Bank’s 2022 audit fee, inclusively for the head offices and the nationwide branches, is Baht 21,6 million,

The proposed auditors have been approved by the Securities and Exchange Commission (SEC), to be the auditors in accordance with the Notification of the Securities and Exchange Commission regarding auditor’s approval in the capital market and there is no relationship and/or interest between the auditors and the Bank/subsidiaries/executives/major shareholders or those related to such persons in a manner that will affect the independent performance of duties.

The Chairman proposed an opportunity for the shareholders to inquire or voice their opinions by writing their questions or comments on paper prepared by the Bank. After submitting the inquiry paper, the Bank’s staff was then appointed to answer the questions subsequently. The Chairman proposed the meeting to consider electing the auditor and fixing the audit fee as the details proposed by the meeting formerly.

Resolution

The General Meeting agreed to appoint Ms. Ratana Jala, Certified Auditor No. 3734 or Ms. Ratchada Yongsawatwanich, Certified Auditor No. 4951 or Ms. Somjai Khunpasut, Certified Auditor No. 4499 or Ms. Wanwilai Phetsang, Certified Auditor No. 5315 from EY Company Limited, to be the Bank’s auditors for 2022. The Meeting also agreed with the Bank's audit fee for 2022, including the head offices and the nationwide branches, of Baht 21,6 million as proposed by the Board with a majority vote of the shareholders attending the meeting and voting. The details are as follows:

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<tbody>
<tr>
<td>Vote in favor</td>
<td>11,062,593,258</td>
<td>Votes</td>
<td>equivalent to 99.999483%</td>
</tr>
<tr>
<td>Vote against</td>
<td>57,186</td>
<td>Votes</td>
<td>equivalent to 0.000517%</td>
</tr>
<tr>
<td>Vote abstentions</td>
<td>31,594</td>
<td>Votes</td>
<td></td>
</tr>
<tr>
<td>Voided ballot</td>
<td>0</td>
<td>Votes</td>
<td></td>
</tr>
</tbody>
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Item 7 To consider and approve the addition of the Bank’s objectives and the amendment to Article 3 of the Memorandum of Association to be consistent with the addition of the Bank’s objectives

The Chairman requested the Corporate Assistant Secretary to present the related details to the meeting.

The Corporate Assistant Secretary clarified that the details related to the consideration and approval for the addition of the Bank’s objectives and the amendment to Article 3 of the Memorandum of Association to be consistent with the addition of the
Bank’s objectives are provided in the additional attachments, which have already been delivered to the shareholders. The summary of the matters are as follows,

As the business operations of the financial institutions have undergone intense competition recently, the Bank must also be prepared to conduct its business in various formats. However, the Bank’s business operation has to be carried out in accordance with the Memorandum of Association: Article 3: The Objective of the Company, as registered with the Ministry of Commerce, Therefore, in order to support the expansion in business areas that will occur in the future, the Bank comprises one more objective to the existing 26 objectives. The additional objective, the 27th is “To issue Thai Baht-backed stablecoin or FX-backed stablecoin or Asset-backed Stablecoin, or to issue and offer digital tokens to any person, including undertaking other businesses or conducting transactions related to digital asset business under the law”. Following the addition of objectives, the Article 3 of the Bank’s Memorandum of Association should be amended in order to be consistent with this addition,

In this regard, in registering the amendment of the Bank’s Memorandum of Association with the Department of Business Development, Ministry of Commerce, it is required the authorized person assigned by the Board of Director or the signatory Directors with attorney power to amend the text in the registration documents in order to make the document complete and in compliance with the law, regulations and the interpretation of the relevant regulatory agencies or the order of the registrar.

The Chairman then asked the shareholders who wished to inquire or express their opinions to write down questions or comments on the paper provided by the Bank and submit the inquiry paper to the Bank’s staff for collecting and answering questions. The Chairman then proposed the meeting to consider and approve the addition of the Bank’s objectives and the amendment to Article 3 of the Memorandum of Association to be consistent with the Bank’s objectives, according to the details presented.

Resolution

The meeting agreed to approve the addition of the Bank’s objectives and the amendment to Article 3 of the Memorandum of Association to be consistent with the Bank’s objectives. The additional objective, the 27th is “To issue Thai Baht-backed stablecoin or FX-backed stablecoin or Asset-backed Stablecoin, or to issue and offer digital tokens to any person, including undertaking other businesses or conducting transactions related to digital asset business under the law”. In registering the amendment of the Bank’s Memorandum of Association with the Department of Business Development, Ministry of Commerce, it is required the authorized person assigned by the Board of Director or the signatory Directors with attorney power to amend the text in the registration documents in order to make the document complete and in compliance with the law, regulations and the interpretation of the relevant regulatory agencies or the order of the registrar as proposed by the Board. The number of votes was not less than three-fourths of the total number of votes of the shareholders attending the meeting with the right to vote. The details are as follows.
Vote in favor 11,001,913,769 Votes equivalent to 99.450505%
Vote against 0 Votes equivalent to 0.000000%
Vote abstentions 60,789,000 Votes equivalent to 0.549495%
Voided ballot 0 Votes equivalent to 0.000000%

Item 8 To consider other matters

The Chairman informed the shareholders that the Board of Directors had no other issues to propose to the meeting for consideration or acknowledgement. The meeting completely proceeded with all items on the agenda set out in the invitation letter.

Then the Chairman clarified the shareholders’ inquiries in a summary as follows:

Ms. Wipawan Kijthavornkul  Question: Why did the Bank issue so many subordinated debentures? Did it affect the Bank?

(Shareholder)

President  The issuance of subordinated debentures by the Bank this time is to replace the existing subordinated debentures, which is due in late 2022. The Bank began issuing the subordinated debentures at the beginning of the year because the Bank anticipated that the medium and long-term interest rates would rise by the end of the year. Additionally, during such period, more people will wish to raise funds in the capital market. Therefore, the issuance of subordinated debentures at the beginning of the year is a favorable time for the market and it allows the Bank to get the utmost benefits from the current market liquidity.

Mr. Piyapong Prasartthong  Question: What is the Bank’s status at the present after the result of the Council of State’s decision stating that the Bank’s status is no longer the state enterprise because the Financial Institutions Development Fund, which is a major shareholder of the Bank, is not considered as the state enterprise? Can the Bank still provide financial services to government agencies?

(Shareholder)

President  According to the details in the Annual Registration Statement and Annual Report 2021 (Form 56-1 One Report), the Bank disclosed information on significant changes and developments on pages 31-33, stating that the Council of State also gave additional opinions that the word “state enterprise” appears in many laws. Whether an agency is a state enterprise or not must be considered as required by each law. For the Bank’s services to the government agencies presently, the Bank continues to provide financial services as usual in accordance with the regulations of the Ministry of Finance.
Ms. Wantana Praethamrongkul  
(Shareholder)

Question:
1. Why did the Bank hold the shareholder meeting in this format by separating into various meeting rooms?
2. What channels does the Bank have for receiving complaints?

Company secretary

At present, the pandemic of coronavirus disease 2019 still continues, The Bank is aware of the safety and health of shareholders, including the responsibility for the public in preventing the spread of the coronavirus disease 2019. Therefore, under the Bank's measures, the meeting rooms have to be spaced and separated for the safety of shareholders. However, the Bank assigns the staff at each meeting room to facilitate shareholders in giving inquiries or expressing opinions.

President

Complaints or suggestions can be sent to the Bank through many channels, such as the Krungthai Contact Center at Tel, 0-2111-1111 for 24 hours a day, Facebook; Krungthai Care, E-Mail; compliant.center@krungthai.com, or a letter to the Chairman of the Board of Directors or the President directly. The Bank has an internal process for resolution within 3-15 days, depending on the types and issues of complaints or suggestions. Last year, the Bank was able to resolve up to 97.5 percent of all reported issues within the specified time frame.

Ms. Areerat Sathitworakul  
(Shareholder)

Question: As the service provider of the "Pao Tang" application, can the Bank use the information of application users to expand its business or use such information for other benefits?

President

The system of the "Pao Tang" application has been designed to be an open banking platform, It is part of the Bank’s strategy to connect the Bank's business partners in 5 Ecosystems, which are the Bank’s main target groups, namely Government Agencies, Payment, Healthcare Entities, Educational Institutions and Transportation. In particular, both the public and private sectors, which are the Bank's partners, will carry out various activities in the "Pao Tang" application. Meanwhile, the "Pao Tang" application is a channel to facilitate people to access various government assistance measures, including using investment-related services, such as digital debenture trading and gold trading (Gold Wallet). The application also provides various banking transactions, such as opening an account or receiving bank services. For business expansion, the Bank attaches great importance to compliance with personal data protection laws, the consent of service users, and security in terms of cyber security, which is the main factor that the Bank must also consider.
Ms. Wanna Tanwongwan (Shareholder)
Ms. Wanna gave a compliment to Directors and Executives.

Mr. Basant Kumar Dugar
The questions are summarized as follows:
1. Did the Bank provide training courses of the International Institute for Management Development (IMD) to the Chairman and the President?
2. Is the Bank able to list its associated companies or subsidiaries on the Stock Exchange of Thailand?

Head of Human Resources and Corporate Governance Group
For the first question, the Bank has organized the development plans to improve the personnel’s potential. The various training courses aim to enhance their skills and knowledge to keep up with the current situations and environments. For the course that you have recommended, the Bank will accept it for further consideration as deemed appropriate.

President
For the second question, the associated companies or subsidiaries of the Bank can be listed in the Stock Exchange of Thailand. However, their business operations must be in accordance with the missions and objectives of the Bank and the companies must take into account the utmost interests of the Bank.

Mr. Sittichoke Boonvanich (Shareholder)
The suggestions are summarized as follows:
1. Propose the Bank to exploit the database from the “Pao Tang” application for the benefit of the Bank’s marketing purpose
2. Propose to link the Bank’s customer data with the Revenue Department. If the customers have verified their identity and accurately made tax payment, the Revenue Department may provide prizes in the draw event annually. This will incentivize the taxpayer to make proper tax payment
3. Propose that the Bank support those who made full and complete tax payment by specially reducing the interest rate.

Head of Digital Solutions
Expressed thanks to the shareholders for the suggestions, The Bank has an approach to extend the use of the “Pao Tang” application in accordance with the plan to continue expanding the business operation with the Bank’s main Ecosystem. However, the use of such information must take into account the user’s consent and the cooperation agreements of the business partners, as well as the relevant laws.

Chairman, President and Acting Head of Retail Banking Product and Strategy Group
Expressed appreciation to the shareholders for the suggestions, The Bank sees the benefit of processing such information for the utmost benefit in presenting the useful product and service, including creating new experiences such as simplifying processes, reducing paperwork, and offering different interest rates based on individual preference of the customers. However, the use of personal data must be done carefully with the consent of the customer as the data owners. In addition, the process of data retention must be done in accordance with the international standards and applicable laws.
Ms. Ornuma Wiwatrangkul  
(Shareholder)  
The questions are summarized as follows:  
1. Will the Bank’s distribution of lottery through its application result in the increase of the operating performances?  
2. Do the Bank’s subordinated debentures have a credit rating? Is there any different risk level due to the Bank being a state enterprise?  

Head of Digital Solutions  
The lottery service through the Bank’s application is the collaboration with the business partners who are the government agencies. The Bank emphasizes transparency in the distribution of the lottery to the public at fair prices. For business expansion, the Bank shall continue to focus on enhancing from the Bank’s target groups under the 5 ecosystems. In this regard, the Bank does not consider such operation as just a matter of short-term profitability, but would rather focus on helping society to gain more transparency and building up an appropriate value-added profit to the Bank in a long-term and sustainable manner.

Head of Financial Management Group  
The Bank’s subordinated debentures have a risk level, which is not different from the previous subordinated debentures because the Bank still maintains the same conditions. Thus, the Bank’s status, whether it is a state enterprise or not, does not affect the risk level of the subordinated debentures because the Bank’s subordinated debentures received the AA(tha) by Fitch Ratings (Thailand) Co., Ltd., which is considered high.

Ms. Koblap Pasurapiboon  
(Shareholder)  
Ms. Koblap praised the Bank’s performance.

Questions raised by shareholders are published on the Bank’s website and recorded in the minutes of this general meeting as follows:  

Mr. Basant Kumar Dugar  
(Shareholder)  
The questions are summarized as follows;  
1. Can the Bank use EY Office Co., Ltd., as its auditor at all times?  
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.
The Invitation to 30th Annual Ordinary General Meeting on Friday 7th April 2023

Head of Financial Management Group

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.

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.

Head of Human Resources and Corporate Governance Group

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.

Mr. Somsak Dhammachartsoontree

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.

Ms. Wijittra Khemnoo (Proxy)

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.

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.

The Chairman expressed thanks to all shareholders for their time to attend the meeting and also for participating as witnesses in votes counting whereof and declared the meeting adjourned.

The meeting was adjourned at 11.20 hours,

Chairman of the Board of Directors
(Mr. Krisada Chinavicharana)

Corporate Secretary
(Mr. Pongsit Chaichutporrsuk)
The Invitation to 30th Annual Ordinary General Meeting on Friday 7th April 2023

Map of the 30th Annual Ordinary General Meeting venue
The Athenee Hotel, a Luxury Collection Hotel, Bangkok

The registration will begin at 09.30 hours
The meeting will start at 14.00 hours
at the Athenee Crystal Hall (3rd floor)
Hotel's telephone number: 0-2650-8800
Instruction for using QR Code

To download the 30th Annual Ordinary General Meeting (2023) documents

The Stock Exchange of Thailand by The Thailand Securities Depository Co., Ltd., as the securities registrar, has developed a system for delivering meeting documents and annual reports in electronic format via QR Code instead of paper documents in an attempt to generate efficiency, convenience and swiftness for all shareholders. In this regard, all documents can be downloaded via code as the following details;

For Android and IOS systems, the shareholder must first download the QR Code scanning application in order to use it.

iOS operating system
1. Turn on the camera in the mobile phone
2. Scan (point the camera on the mobile phone to look at) the QR Code
3. The screen will pop-up the Notification alert, Click on the message to view the meeting documents.

Note: In case there is no Notification alert pop-up on a mobile phone, the shareholder can scan the QR Code from other mobile applications, such as QR CODE READER, Facebook and Line etc.

Android operating system
1. Open the QR CODE READER, Facebook or Line application.
   For scanning QR Code via Line
   • Go to Line and select menu ‘add friend’
   • Choose QR Code
   • Scan QR Code
2. Scan the QR Code to view the meeting documents
QR Code

To download the 30th Annual Ordinary General Meeting (2023) documents in digital format
Privacy Notice for the 30th Annual Ordinary General Meeting (Year 2023)

Krong Thai Bank Public Company Limited attaches great importance to the protection of your personal information as a shareholder, including in the case that you are a proxy of shareholder (“proxy”). To ensure that the Bank will protect and treat your personal data in accordance with the personal data protection law prescribed in the Personal Data Protection Act B.E. 2562 (2019) assuring the right of persons in Thailand to be protected against the processing of personal data, Krongthai Bank (“the Bank”) has a duty to provide the necessary information including informing you of rights when you provide your personal information to the Bank.

Contract

When you register to attend the 30th Annual Ordinary General Meeting (Year 2023) (“the Meeting”), you are required to provide your personal information as necessary in order for the Bank to process your meeting registration as well as providing further details and operations related to the Meeting, which is the contract based on Section 24 (3).

Consent

The Bank does not ask for your consent for the processing of information that is not necessary for your registration to attend the Meeting,

Legitimate Interests

The Bank shall arrange for a capturing of still pictures, including motion pictures of the Meeting atmosphere, and still pictures as well as motion pictures of the meeting attendees, which will be used for meeting minutes and for public relations of the Bank, The Meeting’s still pictures and motion pictures may show your attendance in the Meeting but there shall be no details of the person attending in the Meeting. However, if you find that there are still and motion pictures of yours, you may ask the Bank to stop publishing your pictures.

The Bank, either directly by the Bank itself or through third-party entities, reserves the right to perform research utilizing the data provided by you, with the aim of identifying organizations or sectors that might express interest in acquiring information on the Meeting or other future services offered by the Bank. However, the Bank will not disclose the personal data of the individuals attending the Meeting in this regard.

The processing and communication of data with the data subject must adhere to processing standards that are aligned with the legitimate interests outlined in Section 24 (5). To ensure appropriate data processing, the Bank will take into account the following considerations:

- The extent of data processing shall be limited to what is necessary.
- Data used for processing shall be publicly available and shall not include sensitive personal information.
- The risk to privacy protection shall be low.
- Communication with individuals concerned shall have no alternative.
- There must be easily accessible channels to opt-out of receiving information or communications.

Use of Personal Data

Personal Data provided to the Bank for the registration of the Meeting shall only be used for the purpose of providing and improving the services. Data such as name, surname and address, shall be processed in aggregate by means that make it non-personally identifiable for analytical and statistical purposes.

The Bank may use your sensitive personal data that is shown in identification documents (such as religion, race as shown on an ID card) for the purpose of verification and identification. The Bank shall not use it for other purposes and shall gradually destroy the document, erase the personal data or make it no longer personally identifiable.
In case of the attendee of the Meeting is a proxy to attend the meeting on behalf of the grantor and the proxy provides personal data of the grantor to the Bank, the proxy certified that:

1. The proxy has verified the accuracy and completeness of the grantor’s personal data and shall notify the Bank if there is any change in the grantor’s personal data (if any).
2. The proxy has consent or can rely on other legal bases for the collection, use and disclosure of the grantor’s personal information in accordance with applicable laws.
3. The proxy has informed the related privacy policy of the Bank to the grantor.
4. The proxy has certified that the Bank can collect, use, and disclose personal data in accordance with the purposes set out in this Privacy Notice.

Data Protection Measures

The Bank conducts its business by using organizational and technical methods in a manner that is necessary and reasonable to safeguard your personal data. In the event that the Bank employs a personal data processor for its operations, it shall ensure that the processor agrees to implement protective measures for such data.

Under no circumstances shall the Bank sell your personal data or transfer it to third parties who are not the Bank’s personal data processors and who have not entered into a mutual agreement in accordance with the Bank’s instructions. Furthermore, the Bank shall not transfer your personal data outside of the country.

Personal Data Retention

In accordance with the principle of Personal Data Retention, the Bank shall store your personal data for the period necessary for the lawful purpose of data collection as follows:

- Personal data shall be processed under a contract based on legitimate interests for a duration of one year,
- Upon expiration of this retention period, the Bank shall either erase or render the personal data unidentifiable.

Data Subject Rights

Rights of Data Subject under this Privacy Policy include:

- Right to be informed about the collection, collection procedures, person who will receive the data, reasons and retention period
- Right to rectification of personal data in case of inaccuracy or incompleteness
- Right to erasure of personal data under the retention period in accordance with this Policy
- Right to restrict processing of personal data
- Right to data portability
Contact Information

Should you have any inquiries regarding the guidelines and procedures pertaining to the Bank’s Personal Data processing methods, we kindly request that you contact the Bank or the Bank’s Data Protection Officer as detailed below.

The Bank is pleased to offer its full assistance in providing information and recommendations,

(1) Krungthai Bank Public Company Limited
    35 Sukhumvit Road, Klong Toey Nua Subdistrict, Wattana District Bangkok 10110
    Krungthai Contact Center 02-111-1111
    https://krungthai.com

(2) Data Protection Officer
    Data Protection Department
    35 Sukhumvit Road, Klong Toey Nua Subdistrict, Wattana District Bangkok 10110
    Email: dpo.official@krungthai.com