



KTB.CLF. 968 / 2025
Date 19 June 2025
Subject: Notification of Obtaining Approval for Establishment of Virtual Bank
To: President
The Stock Exchange of Thailand

As Krung Thai Bank Public Company Limited (the "**Company**") and its business partners which are Advanced Info Service Public Company Limited and PTT Oil and Retail Business Public Company Limited have submitted an application for the establishment of a virtual bank which is subject to the consideration of the Bank of Thailand and the Minister of Finance, respectively.

The Company would like to inform that the Company and its business partners obtained the approval for the establishment of a virtual bank from the Minister of Finance on 19 June 2025. Currently, the Company and its partners are in the preparation process to complete the procedures and fulfill the conditions prescribed by applicable laws and relevant regulatory authorities to enable the commencement of virtual bank operation within the year 2026. The Company will provide further updates should there be any significant developments regarding this matter.

In this regard, this transaction is not classified as a connected transaction, and the transaction size does not require the disclosure according to the regulations on the acquisition and disposition of assets of the listed companies. However, this notification of the Company's activity is to align with its business partners.

Please be informed accordingly.

Sincerely yours,

(MRS. Dujhathai Somboonitaya)

Assistant Corporate Secretary

Acting for Corporate Secretary