

Minutes of Annual General Meeting of Shareholders for the Year 2026
Thanachart Capital Public Company Limited
Friday, 3 April 2026, Starting at 14:00 hours
(This meeting was streamed live via electronic means from
Jamjuree 2 Ballroom, M Floor, Pathumwan Princess Hotel,
444 MBK Center, Phayathai Road, Wangmai, Pathumwan, Bangkok 10330)

Reporting on the quorum of the meeting, the Company Secretary indicated that at 14:00 hours there were 26 shareholders present in person, holding a total of 11,525,591 shares, and 488 shareholders represented by proxy, holding a total of 555,375,161 shares. The total number of shareholders was 514, holding a total of 566,900,752 shares. This accounted for 54.0617 percent of the total number of paid-up shares which amounted to 1,048,616,733 shares, thus constituting a quorum.

The following were members of the Board of Directors who participated in the meeting (All ten directors attended the meeting via electronic means.)

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| 1. Mr. Banterng | Tantivit | Chairman (Non-Executive Director) |
| 2. Mr. Suphadej | Poonpipat | Vice Chairman, Chairman of the Executive Committee (Executive Director) |
| 3. Mrs. Siripen | Sitasuwan | Chairperson of the Audit Committee and Member of the Nomination, Remuneration, and Corporate Governance Committee (Independent Director/Non-Executive Director) |
| 4. Mr. Tiraphot | Vajrabhaya | Chairman of the Nomination, Remuneration, and Corporate Governance Committee and Member of the Audit Committee (Independent Director/Non-Executive Director) |
| 5. Dr. Thanachart | Numnonda | Chairman of the Risk Oversight Committee (Independent Director/Non-Executive Director) |
| 6. Mr. Vichit | Yanamorn | Member of the Nomination, Remuneration, and Corporate Governance Committee and Member of the Risk Oversight Committee (Independent Director/Non-Executive Director) |
| 7. Mrs. Salinee | Wangtal | Member of the Audit Committee and Member of the Risk Oversight Committee (Independent Director/Non-Executive Director) |
| 8. Ms. Suvarnapha | Suvarnaphathip | Vice Chairperson of the Executive Committee (Executive Director) |
| 9. Mr. Somjate | Moosirilert | Vice Chairman of the Executive Committee, (Executive Director) (attending the meeting via electronic means at the live broadcasting venue) |
| 10. Mr. Perapart | Meksingvee | Member of the Executive Committee, Member of the Risk Oversight Committee and Chief Executive Officer |

(Executive Director) (attending the meeting via electronic means at the live broadcasting venue)

Mr. Banterng Tantivit, the Chairman of the Board of Directors, acting as Chairman of the meeting, opened the Annual General Meeting of Shareholders for the Year 2026 of Thanachart Capital Public Company Limited (the “Company”). The number of shareholders who registered to participate in the meeting by virtual means constituted a quorum. In this connection, **the Chairman** appointed **Ms. Manapan Plodpai**, the Company Secretary, to record the meeting minutes. The Chairman then requested the Company Secretary to introduce members of the Board of Directors and executives and explain the meeting procedure in detail to the shareholders.

Ms. Manapan Plodpai said that, at this meeting, all the ten board members (representing 100 percent of the Board of Directors) were present. These included the Chairperson of the Audit Committee, the Chairman of the Nomination, Remuneration, and Corporate Governance Committee, the Chairman of the Executive Committee, and the Chairman of the Risk Oversight Committee. He then introduced each board member individually. In this regard, Mr. Somjate Moosirilert, Vice Chairman of the Executive Committee, and Mr. Perapart Meksingvee, Chief Executive Officer was at the live broadcasting venue which was Jamjuree 2 Ballroom on M floor of Pathumwan Princess Hotel. As for the other eight board members, they were at their respective locations, attending the meeting by virtual means.

Also present at this Annual General Meeting of Shareholders were the following executives of the Company: 1) Mrs. Thanawan Chaisithikarnkha, Executive Vice President, Financial and Corporate Strategy (CFO), 2) Mr. Sorasak Chayarak, First Vice President of Corporate Strategy and Investment Department, and 3) Mr. Kamtorn Tantisirivat, Advisor Financial and Corporate Strategy. In addition, Ms. Bongkot Kriangphanamorn, a certified public accountant from EY Office Limited, who audited the financial statements of the Company and Thanachart Groups’ member companies, also joined this meeting online as observers participated in the meeting virtually from other locations. Therefore, in case during the course of the meeting, shareholders wished to request that the directors, the executives, or the certified public accountant answer any questions related to the agenda items concerned, they could do so.

This meeting was held via electronic media, as part of the measures to mitigate impacts on national energy stability in accordance with government policies to reduce energy and fuel consumption in the public sector, pursuant to the Cabinet resolution. This meeting included self-identification, voting, and other proceedings conducted in compliance with the Emergency Decree on Electronic Meetings, B.E. 2563 (2020), and the Notification of the Ministry of Digital Economy and Society regarding Standards for Maintaining Security of Meetings via Electronic Means, B.E. 2563 (2020).

In this regard, the Company utilized the services of Inventech Systems (Thailand) Limited, a provider of electronic meeting services with expertise that was widely recognized by many large, listed companies. Moreover, the service provider was certified by the Electronic Transactions Development Agency (ETDA), Ministry of Digital Economy and Society, for the following: 1) its meeting control system (Zoom Meetings) which was certified as compliant with the Standards for Maintaining Security of

Meetings via Electronic Means, and 2) its Inventech Connect voting system which passed the conformity self-assessment.

The Company Secretary informed all participants that the directors, shareholders, and proxy holders who attended this meeting already completed their identification verification. In this meeting, the Company would collect, use, and disclose personal information, including still images, audio, and video recordings of all participants. This was for the purpose of recording and preparing meeting minutes, facilitating the meeting management, among others.

Prior to commencing the agenda, shareholders were informed that the Company offered them the opportunity to propose additional agenda items via its website from 1 October 2025 to 31 December 2025. However, after this period, no shareholders submitted any matter for consideration as a meeting agenda item.

In this regard, the supporting materials for this meeting were consistent with the notice of the 2026 Annual General Meeting of Shareholders dated 5 March 2026, previously distributed to shareholders.

Regarding this, the Company Secretary provided shareholders with details of the meeting procedures, summarized as follows:

- Today's meeting would address eight agenda items. The meeting would follow the order of the agenda items as displayed on the screen with details given in the notice of the meeting which was previously distributed to all shareholders.
- Ordinary shareholders and preferred shareholders and/or proxy holders were entitled to one vote per share. In this regard, each shareholder was entitled to cast only "vote of approval", "vote of disapproval" or "abstain from voting" on each agenda item, except in case of custodians acting on behalf of shareholders, who were permitted to split their votes. In casting votes on each agenda item, if any shareholders did not cast their votes within the allotted timeframe, it would be deemed by the Company that the shareholders cast the votes of approval on such agenda item.
- For voting, shareholders were required to cast their votes through the Inventech Connect system. Shareholders selected the agenda item they wished to vote on and then clicked the 'Vote' button. The system displayed three voting options: 'Approve', 'Disapprove', and 'Abstain'. Shareholders then cast their votes according to their intentions.
- For shareholders or proxy holders representing multiple shareholders, the system would display a list of all shareholders on whose behalf they were authorized to vote. Votes would then be cast individually for each shareholder.
- In case a proxy holder represented multiple shareholders and used the same email and phone number for identity verification for each authorization, the system would consolidate those shareholders into a single user account. However, in case different emails and phone numbers were used for verification, the system would not merge the names of authorizing shareholders. Instead, separate user accounts for each shareholder would be created. To switch between accounts, the proxy

holder could click on the "User Account" menu and then click on "Switch Account" to access a different shareholder's account. Switching accounts would not remove any votes from the voting base.

- In case a shareholder wished to cancel their most recent vote, they could click the "Cancel Vote" button. In case a shareholder did not cast a vote within the allotted timeframe, or in case they chose to cancel their vote, the Company would consider that shareholder to have approved the agenda item. Voting could be changed at any time before the voting period for that item closed.

- The abstentions would not be included in the voting base, except for Agenda Item No. 5 whereby the abstentions would be included in the base for calculating vote counts. In relation to Agenda Item No. 6 regarding the election of the Company's Directors, replacing those retiring by rotation, the directors would be elected individually in compliance with the principles of good corporate governance.

- Shareholders had two minutes to vote on each agenda item after there was an announcement that the voting was opened for the agenda item concerned. Once the voting period was closed for the agenda item concerned, the voting results related to such agenda item would be announced to the meeting.

- In case a shareholder registered to leave the meeting before the voting period on any agenda item closed, the votes cast by the shareholder would not be counted towards the quorum for the agenda item concerned. Additionally, the votes would not be counted for any remaining agenda items. However, leaving the meeting during any agenda item would not remove the right of the shareholder and proxy holder from rejoining the meeting and voting on any subsequent agenda items for which voting was still open in the system.

- Shareholders wishing to pose questions or express their views on any agenda item had two avenues available. After selecting the relevant agenda item they wished to ask about, they could press the "Question" button. Should they wish to inquire via text, they could enter their message and press "Send Question". For video and audio questions, they could press "Ask via Video and Audio" and subsequently "OK" to reserve their speaking turn. Staff would announce the name of the shareholder called to speak, after which the shareholder could activate their microphone and camera. Shareholders were requested to state their full name and their capacity as a shareholder or proxy prior to each question, to facilitate the Company's accurate and comprehensive transcription of the meeting minutes.

- In this regard, prior to the opening of the meeting, the provider of the meeting control system services made a presentation on the voting and questioning procedures during the course of the meeting.

- In asking questions or expressing opinions, shareholders were kindly requested to ask questions or express opinions only on matters related to the agenda. The Company reserved the right to consider answering in the meeting only the questions concerning key issues of the agenda. The questions which were not answered in the meeting would be recorded in the minutes of the meeting

as deemed appropriate. Answers to the remaining questions would be disclosed on the Company's website.

- The Company reserved the right to turn off or mute the video and audio of shareholders who asked impolite questions, expressed impolite opinions, defamed others or violated any laws. This also applied to those who violated others' rights, disrupted the meeting or caused trouble for other participants.

- In case shareholders experienced any issues using the meeting or voting systems, they were encouraged to study and follow the guidelines sent along with the meeting notice or use the in-system "Help" menu. Alternatively, they could contact Inventech Call Center staff via the phone number or Line Official displayed on the screen.

- In case there was a system failure during the meeting, shareholders would receive an email to rejoin the meeting through the backup system.

At this meeting, the Chairman assigned the following persons to conduct discussions of the respective agenda items of the meeting as follows:

1. Mr. Perapart Meksingvee responsible for conducting discussions of Agenda Item Nos. 1-4 as well as Agenda Item No. 8.
2. Mr. Tiraphot Vajrabhaya responsible for conducting discussions of Agenda Item No. 5.
3. Mr. Vichit Yanamorn responsible for conducting discussions of Agenda Item No. 6.
4. Mrs. Siripen Sitasuwan responsible for conducting discussions of Agenda Item No. 7.

After the above explanations, the Chairman then proceeded to have the discussions of the established agenda conducted in the following order.

Agenda Item No. 1: To approve the Minutes of 2025 Annual General Meeting of Shareholders

Mr. Perapart Meksingvee, Chief Executive Officer, informed the meeting that the 2025 Annual General Meeting of Shareholders was held on Wednesday, 2 April 2025. In this connection, the minutes of the meeting was submitted to the Stock Exchange of Thailand within the established timeframe. The minutes were also made available via the Company's website since 16 April 2025. The details of the draft minutes were included in the Notice of the Annual General Meeting on Pages 11-40. In this regard, the Board of Directors deemed it appropriate to present the draft minutes to shareholders for verification. Apart from proposing that shareholders approve the minutes, he asked whether there was any shareholder who wished to propose amendments to any part of the minutes of the meeting.

He then provided shareholders with an opportunity to ask questions and/or give opinions. As no shareholder asked questions and/or expressed opinions, he requested shareholders to adopt a resolution approving the Minutes of the 2025 Annual General Meeting of Shareholders.

The results of the voting on Agenda Item No. 1 were as follows:

Voting Results	Number of Votes	Percent
Approved	571,167,007	100.0000
Disapproved	0	0.0000
Abstained	6,400	-
Invalid Ballots	0	-

Resolution: With the majority votes of the shareholders who were present at the meeting and cast their votes, the meeting passed the resolution approving the Minutes of the 2025 Annual General Meeting of Shareholders.

Agenda Item No. 2: To acknowledge the report of the Board of Directors on the Company's business operations in 2025

Mr. Perapart Meksingvee, Chief Executive Officer, presented the report on the Company's performance in 2025 to the meeting, a summary of which was as follows:

The Thai economy in 2025 expanded by 2.4 percent, a slowdown from the previous year, reflecting an uneven recovery. The primary driver remained the export sector, particularly during the first half of the year, prior to the implementation of U.S. import tariffs. Meanwhile, private consumption slowed, mainly due to elevated household debt levels and fragile consumer confidence. This trend extended to the tourism sector, which recovered slower than anticipated, specifically due to a decline in Chinese tourist arrivals. With inflation remaining in negative territory, the policy interest rate was cut four times reaching 1.25 percent to support the economic recovery.

Amidst a challenging economic environment, the Company and its subsidiaries continued to operate with stability. In the past year, the Company recorded a net profit of 7,750 million baht, representing an increase of 1,095 million baht or 16.45 percent from the previous year. This growth was primarily driven by the performance of its subsidiaries and key associated companies, including:

- Ratchthani Leasing: Recorded a net profit of 1,148 million baht, an increase of 43.50 percent, resulting from efficient financial cost management and improved asset quality.
- Thanachart Insurance: Recorded a net profit of 1,077 million baht, an increase of 83.48 percent. This was driven by growth in insurance premium income, enhanced underwriting quality, risk management through reinsurance, and investment income, despite the impact of flooding in the South during the end of the year.
- Share of Profits from associated companies amounting to 5,707 million baht, which improved in line with the operating results of those associated companies.

The Company prioritized good corporate governance alongside the establishment of information technology stability and sustainability. This was achieved by focusing on technological development and enhancing data security to meet international standards, while continuously striving to develop sustainability operations across all dimensions.

In 2025, the Company received an 'AA' SET ESG Rating and was selected for inclusion in the Sustainable Stock list for the third consecutive year. Furthermore, the Company maintained its membership in the Thai Private Sector Collective Action Coalition against Corruption (CAC) for over 10 years. These achievements reflected its commitment to conducting business under good governance principles and sustainable responsibility toward all stakeholders.

Based on the growth of the operating results in 2025 and the Company's policy to provide appropriate and consistent returns to shareholders while maintaining long-term financial stability, the Board of Directors resolved to propose that the shareholders' meeting consider and approve a dividend payment of 3.50 baht per share. This represented an increase from the previous year's rate of 3.30 baht per share. This proposal was made after taking into consideration the Company's operating results, capital position, and liquidity, as well as long-term business suitability, to maintain a balance between generating shareholder returns and ensuring the Company's sustainable growth.

For 2026, the economy is expected to continue facing uncertainty caused by the global economy, geopolitical conflicts, climate change, and household debt issues. Against this backdrop, Thanachart Group will conduct business with prudence, focusing on managing investment portfolios to align with economic conditions, maintaining asset quality, and ensuring financial strength. This includes enhancing operational efficiency through appropriate implementation of technology and digital solutions, as well as effective risk management to manage volatility and create sustainable long-term growth.

The above constituted an overview of the Company's performance over the past year, presented for the shareholders' information and for consideration in the subsequent agenda item.

With regard to this agenda item, the shareholders were informed of the Company's operating results. Further details were available for review in the Form 56-1 One Report (accessible via QR Code). This item was presented for acknowledgment only; therefore, no resolution or voting was required.

The floor was then opened for shareholders to inquire or express their views. The details of the inquiries and comments were as follows:

Ms. Umachasaya Charoenchai (Proxyholder of the Thai Investors Association)

Noticing that the Company continuously increased its investment stakes in other banking stocks over the past year, she inquired about the Company's criteria for long-term stock selection. Specifically, she asked about the target proportion for revenue derived from dividends outside of the Group and whether there were plans to expand the investments into other industries outside the financial sector.

Mr. Perapart Meksingvee responded as follows:

The Company had plans for continuous investment expansion, focusing on investments in the financial business, banking business, and insurance business areas in which the Company possessed knowledge, skill, and expertise. Regarding the selection of stocks for investment, the Company prioritized investing in securities with strong performance, capable management teams, and experience in those specific businesses. Importantly, they had to provide good long-term returns and maintain a

strong financial position. In this regard, the Company would continue to increase its investments in such businesses in 2026.

As no shareholders asked any additional questions or expressed additional opinions, the meeting proceeded to the next agenda item.

Agenda Item No. 3: To approve the statements of financial position and the statements of comprehensive income for the year ended 31 December 2025

Mr. Perapart Meksingvee, Chief Executive Officer, who was responsible for proposing this agenda item, informed the meeting that, with regard to Agenda Item 3, the Company would like to present the statement of financial position and the statement of comprehensive income of the Company and its subsidiaries for the year 2025. The objective was to explain the financial position and performance of the Company and its subsidiaries. Being prepared in accordance with financial reporting standards, these financial statements were audited by EY Office Limited's certified public accountant, who reported an unqualified opinion, reflecting that such financial statements presented the financial position and operating results of the Company and its subsidiaries fairly, in all material respects. The summary was as follows:

Key events in 2025 that impacted the Company's financial statements were as follows:

1. The Company sold its investment in Thanachart Securities Public Company Limited to TMBThanachart Bank Public Company Limited. The transfer of all shares was completed on 1 July 2025, resulting in the entity ceasing to be the Company's subsidiary.

2. The Company invested in PRG Corporation Public Company Limited, acquiring 38 million shares, which represented a 24.80 percent stake. This was classified as an investment in an associated company, with the Company recognizing the results of operations using the equity method.

3. Two subsidiaries adopted the TFRS 17 standard, effective from 1 January 2025. The implementation had no significant impact on the financial position and operating results.

In this connection, the Company had adjusted the 2024 data to comply with the aforementioned standard.

In 2025, the Company and its subsidiaries recorded a total net profit of 8,264 million baht, with key factors arising from the performance of key subsidiaries and associated companies as follows:

- Ratchthani Leasing had a net profit of 1,148 million baht.
- Thanachart Insurance had a net profit of 1,077 million baht.
- Share of profits from associated companies amounted to 5,707 million baht.

As a result, net profit attributable to the Company stood at 7,750 million baht, an increase of 1,095 million baht or 16.45 percent from the previous year, mainly due to the following key factors:

- Net insurance premium income increased by 89.17 percent due to business growth and the expansion of distribution channels.

- Impairment losses on repossessed vehicles decreased, while dividend income and share of profits increased.
- Net interest income declined due to a slowdown in hire-purchase loans at Ratchthani Leasing, resulting from a cautious lending policy. Meanwhile, loans at Thanachart Plus continued to grow well.
- Interest expenses declined due to financial restructuring to align with interest rate trends.
- Operating expenses increased, primarily from personnel expenses, as a result of business expansion.
- Expected credit losses declined due to stricter credit consideration, resulting in overall improved asset quality and enhanced efficiency of subsidiaries in credit risk management.

In relation to the financial position, the Company and its subsidiaries had total assets of 154,674 million baht, total liabilities of 68,662 million baht, and total equity of 86,012 million baht. This equity consisted of 80,514 million baht attributable to the parent company and the remaining 5,498 million baht attributable to non-controlling interests.

Shareholders were requested to consider and approve the Statement of Financial Position and the Statement of Comprehensive Income for the year ended 31 December 2025. The details of these financial statements were given in the Form 56-1 One Report (in QR Code format) that was already sent to all shareholders.

Shareholders were then invited to ask questions or express opinions. For this agenda item, the Company's auditors from the Company's audit firm were present to assist in responding to shareholders' inquiries. Shareholders raised questions or provided comments as follows:

Ms. Suwannee Assanurak (shareholder who was in attendance online)

She asked about the meaning of 'non-controlling interests'.

Mr. Perapart Meksingvee responded as follows:

The non-controlling interests referred to the portion of equity in a subsidiary that was not owned or invested in by the parent company. For example, the Company held a 89.96 percent equity stake in Thanachart Insurance Public Company Limited, a 10 percent equity stake was held by TMBThanachart Bank Public Company Limited, as well as a direct and indirect 66.94 percent stake in Ratchthani Leasing Public Company Limited, respectively. The remaining equity stakes not held by the Company represented the 'non-controlling interests' in those entities.

Mr. Phithak Silaratana (shareholder who was in attendance online)

He asked whether there were any subsidiaries with a net loss.

Mr. Perapart Meksingvee responded as follows:

The subsidiaries that incurred losses were those in the asset management business. These companies were impacted by the slowdown of the Thai economy, which led to a decrease in sales opportunities for assets held for sale and a slowdown in sales volume. At the same time, there was a

requirement to set aside provisions for assets held for sale that had been held for more than 15 years, in accordance with the Bank of Thailand's regulations. This resulted in a net loss.

As no shareholders inquired or expressed more opinions, Mr. Perapart Meksingvee asked shareholders to vote on this agenda item.

The results of the voting on Agenda Item No. 3 were as follows:

Voting Results	Number of Votes	Percent
Approved	571,123,507	99.9979
Disapproved	11,800	0.0020
Abstained	60,900	-
Invalid Ballots	0	-

Resolution: With the majority votes of the shareholders who were present at the meeting and cast their votes, the meeting passed the resolution approving the statement of financial position and the statement of comprehensive income for the year ended 31 December 2025.

Agenda Item No. 4: To approve the appropriation of the profit for 2025 performance and the dividend payment

Mr. Perapart Meksingvee, Chief Executive Officer, who was responsible for proposing this agenda item, informed the meeting that, in view of the summary report of the Company's performance which was already presented to shareholders under Agenda Item Nos. 2 and 3 as well as the information given in the notice of the meeting, net profit attributable to the Company for 2025, based on the consolidated financial statements and the separate financial statements, amounted to 7,749,833,831.23 baht.

As its statutory reserve already amounted to 10 percent of the registered capital, it was not necessary for the Company to set aside additional fund in accordance with the Public Limited Companies Act.

Taking the above into consideration, the Board of Directors would like to propose that shareholders consider the following:

1. Shareholders acknowledge that no fund would be set aside from 2025 net profit as statutory reserve since the Company's existing statutory reserve already met the requirement stipulated by the law.

2. Shareholders approve the dividend payment from the operating results of the year 2025 to ordinary and preferred shareholders at the rate of 3.50 baht per share, with the total amount of the approved payment being 3,670,158,565.50 baht which accounted for 47.36 percent of the net profit for 2025 from the operating results attributable to the Company, based on the consolidated financial statements. This represented an increase from the previous year's dividend payments of 3.30 baht per share. However, as the Company already made an interim dividend payment at the rate of 1.30 baht per share on 30 September 2025, the remaining dividend payment to be made by the Company was at

the rate of 2.20 baht per share. In this connection, the total approved payment would amount to 2,306,956,812.60 baht.

In case the meeting approved the proposed dividend payment, the Company would set the record date on 17 April 2026 with the dividend payment to be made on 30 April 2026.

Details were given in the notice of the meeting invitation already sent to shareholders. The floor was then opened for shareholders to ask questions or express opinions. As no shareholders asked questions or expressed any opinions, the shareholders were requested to cast their votes.

The results of the voting on Agenda Item No. 4 were as follows:

Voting Results	Number of Votes	Percent
Approved	571,193,712	100.0000
Disapproved	0	0.0000
Abstained	2,495	-
Invalid Ballots	0	-

Resolution: The meeting acknowledged that no fund would be set aside from 2025 net profit as statutory reserve. In addition, with the majority votes of the shareholders who were present at the meeting and cast their votes, the meeting passed the resolution approving the dividend payment from the 2025 operating results at the rate of 3.50 baht per share. In this connection, the remaining dividend payment to be made was at the rate of 2.20 baht per share, with the dividend to be paid on the proposed date.

Agenda Item No. 5: To approve the remuneration of the Board of Directors and standing committees for 2026 and the performance allowance for the Board of Directors for 2025 performance

Mr. Tiraphot Vajrabhaya, Chairman of the Nomination, Remuneration, and Corporate Governance Committee, who was responsible for proposing this agenda item, informed the meeting that, in response to the proposal made by the Nomination, Remuneration, and Corporate Governance Committee, the Board of Directors had reviewed the remuneration of the members of the Board of Directors and those of the standing committees. The Board deemed it appropriate that the report on the remuneration of the directors be presented to shareholders. In this connection, in 2025 the remuneration payments made to the members of the Board of Directors and those of the standing committee were in accordance with the rates approved by the 2025 Annual General Meeting of Shareholders. The total payments made in 2025 were as follows:

- The remuneration which was paid to the members of the Board of Directors consisted of monthly compensation and meeting stipends. The total payment which was based on the number of the meetings attended by the directors amounted to 12,206,000 baht.
- The total remuneration paid to the members of all other standing committees was 5,300,000 baht.

The information regarding the remuneration of each member of the Board of Directors and all other standing committees in 2025 could be found on Pages 232-233 of Form 56-1 One Report. Apart from the payments which were already reported above, the Company did not make any other payments of remuneration and/or benefits which were not of a regular nature, to the directors.

As regards the remuneration for 2026, the Nomination, Remuneration, and Corporate Governance Committee reviewed the remuneration of members of the Board of Directors and those of the standing committees in accordance with the policy and the guidelines as follows:

1. The remuneration of each director had to reflect their respective duties and responsibilities.
2. Consideration would be given to the remuneration in the same industry. The information of the remuneration of listed companies' directors, which was collected by the Thai Institute of Directors Association (IOD), would be used as a basis for comparison.

In this connection, the Committee submitted to the Board of Directors a proposal that the shareholders' meeting consider and approve the remuneration as follows:

1. To approve the remuneration of the Board of Directors and the standing committees for the year 2026 according to current payment. As shown below, the proposed remuneration is the same as the remuneration in 2025.

(Unit: baht)

Board of Directors / Standing Committees	Position	Monthly compensation (per person)	Meeting stipends (per person per meeting)
Board of Directors	Chairperson	120,000	60,000
	Member	60,000	30,000
Audit Committee	Chairperson	60,000	30,000
	Member	40,000	20,000
Nomination, Remuneration, and Corporate Governance Committee	Chairperson	30,000	30,000
	Member	20,000	20,000
Risk Oversight Committee	Chairperson	30,000	30,000
	Member	20,000	20,000

In this connection, those who were Executive Directors would not receive any remuneration for serving as members of any standing committees, other than the remuneration proposed for approval. Moreover, the Company would not pay any other remuneration and/or give any other benefits to directors.

2. It was proposed that shareholders approve the payment of the allowance for the performance in 2025 to the members of the Company's Board of Directors at the rate equal to one percent of the dividend payments approved for shareholders. This was in line with the policy established earlier by the meeting of shareholders. In this connection, the Board was authorized to allot the related payment to its members later. This year's approved dividend payment to shareholders amounted to 3,670,158,565.50 baht. As a result, the performance allowance proposed for

payment to the Board of Directors would amount to 36,701,585.66 baht. The details related to the payment of the allowance based on the performance in 2023-2025 were given on Page 6 of the notice of the meeting. The years shown in the document were performance years.

This agenda item required approval by a vote of no less than two-thirds of the total voting rights of the shareholders present. Subsequently, Mr. Tiraphot Vajrabhaya invited the shareholders to raise questions or express their opinions. As no shareholders asked questions or expressed any opinions, the shareholders were requested to cast their votes.

1. Shareholders were requested to approve the remuneration rates as proposed for the members of the Board of Directors and those of the standing committees for the year 2026, by voting on Agenda Item No. 5.1.

2. Shareholders were requested to approve the payment of the performance allowance to the members of the Board of Directors at the rate equal to one percent of the dividend payment approved for shareholders with the Board of Directors authorized to allot the related payment to its members later, by voting on Agenda Item No. 5.2.

The results of voting on Agenda Item No. 5.1 were as follows:

Voting Results	Number of Votes	Percent
Approved	570,565,607	99.8896
Disapproved	377,200	0.0660
Abstained	253,400	0.0443
Invalid Ballots	0	0.0000

Resolution: With a majority of more than two-thirds of the votes of the shareholders who were present at the meeting, the meeting adopted a resolution approving the remuneration rates as proposed for the Board of Directors and the members of the standing committees for the year 2026.

The results of voting on Agenda Item No. 5.2 were as follows:

Voting Results	Number of Votes	Percent
Approved	544,206,961	95.2749
Disapproved	26,942,346	4.7168
Abstained	46,900	0.0082
Invalid Ballots	0	0.0000

Resolution: With a majority of more than two-thirds of the votes of the shareholders who were present at the meeting, the meeting adopted a resolution approving the payment of the performance allowance to the Board of Directors at the rate equal to one percent of the dividend payments approved for shareholders, with the Board of Directors authorized to allot the related payment to its members later.

Agenda Item No. 6: To consider the election of the Company's directors, replacing those retiring by rotation

Mr. Vichit Yanamorn, Member of the Nomination, Remuneration, and Corporate Governance Committee, who was responsible for proposing this agenda item, informed the meeting that the following were three directors who were scheduled to retire by rotation at the 2026 Annual General Meeting of Shareholders:

1. Mr. Suphadej Poonpipat Vice Chairman, Chairman of the Executive Committee (Executive Director),
2. Mrs. Siripen Sitasuwan Chairperson of the Audit Committee and Member of the Nomination, Remuneration, and Corporate Governance Committee (Independent Director), and
3. Mr. Tiraphot Vajrabhaya Chairman of the Nomination, Remuneration, and Corporate Governance Committee and Member of the Audit Committee (Independent Director)

Based on the proposal of the Nomination, Remuneration, and Corporate Governance Committee, the Board of Directors would like to propose the names of the above three directors who retired by rotation to shareholders for election as the Company's directors.

In order for shareholders to consider and adopt resolutions independently on this agenda item, he requested the three persons proposed for the election as directors to leave the meeting room temporarily. All the three persons who were proposed for the election as directors then left the meeting room by clicking "leave meeting" button.

Mr. Vichit Yanamorn informed the meeting that, in relation to the selection or nomination of the persons to replace the retiring directors, apart from the assignment from the Board of Directors, which required the Nomination, Remuneration, and Corporate Governance Committee to consider the nomination, the Committee provided shareholders with an opportunity to propose a name list of candidates with appropriate qualifications, to be considered for election as directors at this meeting, via the Company's website (www.thanachart.co.th) from 1 October 2025 to 31 December 2025. However, during the specified period, there was not any shareholder proposing the name list of persons for consideration. As a result, the Nomination, Remuneration, and Corporate Governance Committee considered the persons to be proposed to shareholders for election as the Company's directors in replacement of those retiring by rotation. In this connection, the Committee took into account their knowledge, competency, as well as other related qualifications. As regards the directors retiring by rotation, the Committee also took into consideration their past performance and participation in meetings. In view of the above information, the Committee deemed it appropriate to propose to shareholders that the three persons be re-elected as directors. In this connection, the directors who retired by rotation did not participate in the discussions and voting on election for themselves.

The Board of Directors agreed with the proposal of the Nomination, Remuneration, and Corporate Governance Committee, proposing the shareholders to re-elect the three persons to be the

Company's directors. Shareholders could consider the brief profile of the three persons on Pages 41-47 of the Notice of the Meeting or as shown on the screen.

Mr. Vichit Yanamorn then provided shareholders with an opportunity to ask questions and/or express opinions. As no shareholder asked any questions and/or express any opinions, he requested shareholders to cast their votes. For transparency purposes, requested shareholders to cast votes for each director separately. In this connection, the name of each director was specified in Agenda Item No. 6.1 - Agenda Item No. 6.3 respectively, as follows:

- 6.1 Mr. Suphadej Poonpipat
- 6.2 Mrs. Siripen Sitasuwan
- 6.3 Mr. Tiraphot Vajrabhaya

Passing of the resolutions for this agenda item required a majority vote of the shareholders who were present at the meeting and cast their votes.

Ms. Manapan Plodpai then invited the three directors who had temporarily left the meeting room, to return to the room before proceeding further. In this connection, all the three directors clicked "join meeting" button.

The following were the separate results of the shareholders' voting in favor for the re-election of the three persons as the Company's directors, in comparison with the total votes at the meeting.

The results of the voting on Agenda Item No. 6.1 Mr. Suphadej Poonpipat were as follows:

Voting Results	Number of Votes	Percent
Approved	563,842,975	98.7135
Disapproved	7,347,932	1.2864
Abstained	5,300	-
Invalid Ballots	0	-

The results of the voting on Agenda Item No. 6.2 Mrs. Siripen Sitasuwan were as follows:

Voting Results	Number of Votes	Percent
Approved	500,700,822	87.6591
Disapproved	70,490,085	12.3408
Abstained	5,300	-
Invalid Ballots	0	-

The results of the voting on Agenda Item No. 6.3 Mr. Tiraphot Vajrabhaya were as follows:

Voting Results	Number of Votes	Percent
Approved	500,397,424	87.6067
Disapproved	70,788,483	12.3932
Abstained	10,300	-
Invalid Ballots	0	-

Resolution: With the majority votes of the shareholders who attended the meeting and cast their votes, the meeting passed the resolutions re-electing the three candidates proposed by the Board of Directors as directors in replacement of the ones retiring by rotation.

Agenda Item No. 7: To consider the appointment of the auditor and determine the audit fees for 2026

Mrs. Siripen Sitasuwan, Chairperson of the Audit Committee, who was responsible for presenting this agenda item, informed the meeting that in the past year, the Company appointed public accountants from EY Office Limited as public accountants for the year 2025 and fixed the audit fee at 1,150,000 baht. As for the year 2026, the Audit Committee had considered and put forward a proposal concerning the public accountants. As well, the Board of Directors already considered the opinion of the Audit Committee and deemed it appropriate to propose the following list of the public accountants from EY Office Limited to the shareholders' meeting for appointment. It was proposed that:

1. Ms. Bongkot Kriangphanamorn Certified Public Accountant (Thailand) No. 6777, and/or
2. Ms. Chutiwan Chanswangphuwana Certified Public Accountant (Thailand) No. 8265, and/or
3. Ms. Ployjuta Sucanthamal Certified Public Accountant (Thailand) No. 10678,

be appointed as the Company's public accountants for the year 2026. It was also proposed that the audit fee be fixed at 1,200,000 baht.

After conducting a review of multiple factors and assessing the scope of work required, the Audit Committee was of the opinion that EY Office Limited was a reliable auditor with a strong performance record, both domestically and internationally. The firm adhered to international auditing standards and was supported by a team of highly knowledgeable and experienced professionals proficient in auditing financial statements of financial institutions. Additionally, EY demonstrated a thorough understanding of the diverse businesses of Thanachart Group's member companies. Importantly, they had consistently provided the Company with valuable advice across various areas.

The proposed audit fee of 1,200,000 baht for 2026, representing an increase of 50,000 baht compared with the previous year, was considered reasonable. Furthermore, the three public accountants and EY Office Company Limited, had no relationships or transactions that could potentially lead to conflicts of interest with the Company. In relation to the detailed profiles of the three public accountants, the information was displayed on the screen. For other related information, please refer to Pages 48-50 in the meeting notice.

In light of this, she proposed that the meeting appoint the three public accountants from EY Office Company Limited as the Company's public accountants for the year 2026, with the audit fee fixed at 1,200,000 baht.

Mrs. Siripen Sitasuwan then provided shareholders with an opportunity to ask questions and/or give opinions. In this connection, as no shareholder asked any questions and/or gave any opinions, he requested shareholders to adopt a resolution.

This agenda item required approval by a majority vote of the shareholders present and voting.

The results of the voting in Agenda Item No. 7 were as follows:

Voting Results	Number of Votes	Percent
Approved	571,056,495	99.9811
Disapproved	107,912	0.0188
Abstained	19,400	-
Invalid Ballots	0	-

Resolution: With the majority vote of the shareholders who were present at the meeting and casted their votes, the meeting passed a resolution approving the appointment of the following list of the public accountants from EY Office Limited to be the Company's auditor in 2026:

1. Ms. Bongkot Kriangphanamorn Certified Public Accountant (Thailand) No. 6777, and/or
2. Ms. Chutiwan Chanswangphuwana Certified Public Accountant (Thailand) No. 8265, and/or
3. Ms. Ployjuta Sucanthamal Certified Public Accountant (Thailand) No. 10678,

And the audit fee for 2026 was fixed at 1,200,000 baht.

Agenda Item No. 8: Other businesses (if any)

Mr. Perapart Meksingvee, Chief Executive Officer, informed the meeting that the Company had extended an invitation to shareholders to propose additional agenda items and submit advance questions through the Company's website for consideration as agenda items for the 2026 Annual General Meeting of Shareholders, with the submission period running from 1 October 2025 to 31 December 2025, for agenda items, and from 1 October 2025 to 31 March 2026, for questions. However, upon the expiry of these designated timelines, no shareholder proposals for meeting agenda items were received, nor were any questions submitted.

Nevertheless, the Board of Directors deemed it appropriate to include this agenda item to provide an opportunity for shareholders to offer suggestions and ask questions without any voting taking place. In this regard, the following shareholders asked questions and/or expressed opinions:

Mr. Sittipol Thumsathan (shareholder who was in attendance online)

Noticing that the shareholding in TISCO Financial Group Public Company Limited (TISCO) decreased compared to the previous year, the shareholder enquired how the proceeds from the disposal were utilized.

Mr. Perapart Meksingvee responded as follows:

After consideration, the Company decided to sell a part of its investment in TISCO shares late last year. This decision was made because the returns from the TISCO investment at that time reached a level higher than the established target. Therefore, the management decided to sell some of the TISCO shares. As regards the proceeds from the sale of TISCO shares, as previously informed to shareholders, the Company planned to make additional investments in the banking and insurance

sectors. The Company would consider investing in companies that offered high and continuous returns. Consequently, the proceeds from the share sale would mainly be reinvested into the business groups the Company focused on. Another portion would be used to increase the equity stakes in certain subsidiaries under the umbrella of Thanachart Group, as the Company recognized their growth potential and their ability to generate satisfactory returns and profits.

Mr. Sittipol Thumsathan (shareholder who was in attendance online)

The shareholder enquired whether the Company planned to expand investments or make any new investments in other areas over the next three years

Mr. Anuphot Phanaphonsirikul (shareholder who was in attendance online)

1. The shareholder enquired whether the Company intended to reduce its investment proportions in view of the current economic uncertainties, and, if so, by what means. Furthermore, a request was made for clarification on the intended focal direction for future investments.

2. He also enquired about the Company's strategic plans to mitigate the impact of the economic conditions on public spending and the tourism sector.

Mr. Phithak Silaratana (shareholder who was in attendance online)

The shareholder enquired whether the high oil prices had an impact on the Company.

Mr. Perapart Meksingvee responded to the four preceding questions as follows:

The Company conducted studies and analysis of opportunities for investment in new businesses on a regular basis. The businesses the Company focused on for investment consisted of banking and insurance as they were areas in which the Company possessed knowledge and expertise. Its investment studies also extended to the supply chain of these business sectors. Based on the results of the analysis and investment studies in each period, if an investment opportunity was identified, the management would present it to the Executive Committee and the Board of Directors for consideration of additional investment.

Reference was made to the business expansion plan or the adjustments of business operations against the backdrop of highly uncertain economic conditions especially the impacts of the current Middle East war, which affected all sectors. During the early stages of the war, the Company recognized this issue. A meeting was called for executives of all companies under the umbrella of Thanachart Group to assess potential impacts from rising oil prices. In this connection, two scenarios were established. Under Scenario 1 where the war was not prolonged, the oil prices throughout the year would remain at US\$90-100 per barrel. On the other hand, under Scenario 2 where the war might be prolonged, the oil prices would exceed US\$100 per barrel. Stress tests conducted on these two scenarios showed that, under Scenario 1, the Company's profits would be only slightly affected. On the other hand, under Scenario 2, the profits would experience a higher impact but at a manageable level. The primary impact on profit arose from more limited business opportunities, such as product sales, as customers' purchasing power decreased. Each business had to adapt, particularly those related to sales, such as the non-life and life insurance businesses. During this period, the focus was on helping customers purchase insurance products more conveniently and easily through availability of monthly

installment systems. As regards the lending business, the focus was on maintaining asset quality at a good level. For current customers, the subsidiary companies maintained close contact and communication to understand their status, helping them to solve problems and restructure debts so that customers could continue their businesses. For customers who were genuinely unable to repay debts, the subsidiary companies will proceed with asset transfers to offset the debts. Another matter was the adjustments of investment proportions. Currently, the Company had a relatively high level of investment. The team overseeing and managing the investments closely monitored the performance of invested companies. It was expected that there would be some impact in certain areas. However, as the Company's investment management team was highly capable, they were expected to make necessary adjustments and manage the investments in line with the business plan and be able to achieve the established return targets.

Mr. Mongkol Silpapasit (shareholder who was in attendance online)

The shareholder requested the management to provide guidelines for the operations of T Life Assurance Public Company Limited (T Life) on how the company would grow to reach a level of strength comparable to Thanachart Insurance Public Company Limited.

Mr. Perapart Meksingvee responded as follows:

T Life operated in the life insurance business and possessed total assets of approximately 7.5 billion baht, making it a small-to-medium-sized life insurance provider. The company's performance had consistently improved over the past 2-3 years. In the current year, it had been able to generate profits in line with established targets while maintaining a capital adequacy ratio of approximately 250 percent which was significantly higher than the requirements set by the Office of Insurance Commission (OIC). In early March 2026, the Company's Board of Directors had approved a capital increase for T Life, driven by confidence in its growth, providing an additional 800 million baht. This capital increase had been completed and reported to the OIC. In relation to business plans and expansion, T Life focused on scaling its sales channels, including continuous growth in direct sales. Additionally, T Broker Co., Ltd. managed agents and brokers who served as the primary sales channel for various Thanachart Group financial products, covering both non-life and life insurance. The online channel was another growing area, with ongoing development to accelerate online sales, yielding excellent results over the past year. Crucially for the life insurance business, the Company possessed an investment management team with the expertise and confidence to effectively invest insurance premiums to achieve high returns, thereby creating satisfactory value for its customers.

Mr. Phithak Silaratana (shareholder who was in attendance online)

The shareholder enquired whether Dhipaya Group Holdings Public Company Limited (TIPH) was of interest to the Company.

Mr. Perapart Meksingvee responded as follows:

The Company's investment plan involved continuous study and analysis of investments in the banking and insurance sectors. Since the banking group offered high returns, it was an attractive business sector, similar to the insurance sector. There were several companies capable of generating good returns and providing consistent, continuous dividend payouts. These were the business groups

which the Company already focused on for investment studies and analysis. As for which specific securities to invest in, this depended on whether the timing was appropriate for investment. In this connection, the Company conducted a comprehensive consideration of all relevant factors.

Ms. Rujira Methanatsakul (shareholder who was in attendance online)

The shareholder expressed her appreciation to the Board of Directors, the management, and all company employees for the performance over the past year.

As no one proposed any other item for consideration, the Chairman declared the meeting closed.

The meeting ended at 15:44 hours.

(Signed) _____ ***Banterng Tantivit*** _____ Chairman of the meeting
(Mr. Banterng Tantivit)

(Signed) _____ ***Manapan Plodpai*** _____ Keeper of the minutes
(Ms. Manapan Plodpai)