



(Translation)
Notice of the General Meeting
of Shareholders No. 114
Friday, April 10, 2026
via Electronic Media

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

Index of Attachments to the Notice of the General Meeting of Shareholders

| | pages |
|---|----------|
| Annex 1 Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) in QR Code and Summary of Financial Information | Attached |
| Annex 2 Name List and Biography of Directors to be Elected as Directors to Replace Those Retiring by Rotation, and Definition of Independent Director | 7 - 16 |
| Annex 3 Name List and Biography of Candidates Proposed for Election as New Directors | 17 - 19 |
| Annex 4 Information on Remuneration of Directors | 20 - 21 |
| Annex 5 Information on Name List of Auditors and Audit Fees | 22 - 23 |
| Annex 6 Profiles of Independent Directors for Shareholders to Appoint as Proxy | 24 |
| Annex 7 Proxy Form | Attached |
| Annex 8 Guidelines for Shareholders' Attendance at the Meeting via Electronic Media | 25 - 27 |
| Annex 9 Procedures for Meeting Attendance via Electronic Media | 28 - 30 |
| Annex 10 Articles of Association of the Bank relating to the Meeting of Shareholders | 31 - 32 |

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www.kasikornbank.com, Investor Relations section, Shareholder Services subsection on Personal Data Protection for Shareholders' Meeting.



Ref. CN.009/2026

ธนาคารกสิกรไทย
开泰银行 KASIKORNBANK



March 12, 2026

To: The Shareholders

Re: Notice of the General Meeting of Shareholders No. 114

There shall be the General Meeting of Shareholders of KASIKORNBANK PUBLIC COMPANY LIMITED No. 114 to be held on Friday, April 10, 2026 at 13.30 hours via electronic media, pursuant to the Emergency Decree on Electronic Media Conference B.E. 2563 (2020) and other related laws and regulations, to consider the following agenda:

1. To acknowledge the Board of Directors' Report of Year 2025 Operations

Objective and Reason: The Report of year 2025 operations, as required by Article 28 of the Bank's Articles of Association, is shown in the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) and Summary of Financial Information per Annex 1.

Board of Directors' Opinion: It is considered appropriate to report the operations of year 2025 to the meeting of shareholders for acknowledgment.

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

2. To consider approving the Financial Statements for the year ended December 31, 2025

Objective and Reason: The Board of Directors shall arrange for preparation of the Financial Statements as of the end of the accounting period of the Bank, and shall submit the same to the shareholders at the General Meeting to consider approving the Financial Statements. The Financial Statements for the year ended December 31, 2025, as shown in the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) and Summary of Financial Information, have been considered by the Audit Committee and audited by the Certified Public Accountant. Details are as shown in the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) and Summary of Financial Information per Annex 1.

Board of Directors' Opinion: It is considered appropriate for the meeting of shareholders to approve the Financial Statements for the year ended December 31, 2025, which have been considered by the Audit Committee and audited by the Certified Public Accountant.

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

3. To consider approving the appropriation of profit from 2025 operating results and dividend payment

Objective and Reason: The Bank recorded a net profit according to the Bank-only financial statements of Baht 46,257,611,805.17 in 2025 (a net profit attributable to equity holders of the Bank according to the consolidated financial statements of Baht 49,564,772,121.83), and had no accumulated loss. As a result, the Bank may consider paying out dividend to the shareholders pursuant to Section 115 of the Public Limited Companies Act B.E. 2535 (1992), and Article 32 of the Bank's Articles of Association, which state that no dividend shall be paid out of any money, other than profits. Dividend shall be paid equally, according to the number of shares. In addition, under Section 116 of the Public Limited Companies Act, the Bank shall allocate not less than 5 percent of the annual profits as reserved funds, less the accumulated losses brought forward (if any), until the reserved fund reaches the amount not less than 10 percent of the registered capital. In 2025, the Bank did not appropriate its net profit as legal reserve because the Bank's legal reserve has reached the amount required by laws.

According to the dividend payment policy, the Bank will take into consideration its operating results as well as suitable sustainable long-term returns to shareholders. The Bank aims to pay dividend payout at the rate of not less than 25 percent of the annual consolidated net profit, taking into consideration the operating results in the current year and forward-looking results, along with balancing future business investments and the appropriate level of capital to accommodate our business operations in both normal and stressed situations. The assessment of the economic situation and various challenges from internal and external factors will also be taken into consideration. However, if facing an unforeseen circumstance, the Bank may consider not to pay at the above-mentioned level of not less than 25 percent of dividend payout ratio by considering prudence and suitable returns to shareholders. In addition, the Bank remains focused on delivering sustainable total shareholder return, with a regular dividend payout of not less than 50 percent, aiming at 50-60 percent in the medium term, and considering additional capital distribution options depending on market conditions, financial performance, and capital level. The Board of Directors deemed that the proposed rate of dividend is appropriate.

Board of Directors' Opinion: It is considered appropriate for the meeting of shareholders to approve the appropriation of profit from 2025 operating results and dividend payment, as follows:

- No legal reserve appropriation because the Bank's legal reserve has reached the amount required by laws.
- Dividend payment from 2025 operating results to ordinary shareholders at the rate of Baht 12.00 per share.

In addition, the proposed special dividend payment at the rate of Baht 2.00 per share is intended to enhance total shareholder return and the efficiency of the Bank's strong capital management. This special dividend payment is a one-time payment and does not imply any commitment to future special dividend payment. As a result, the total dividend for the year will be Baht 14.00 per share, representing 67.43 percent of the 2025 consolidated net profit net of distribution on other equity instrument after income tax. The Bank paid interim dividend at the rate of Baht 2.00 per share from total shares of 2,369,327,593 on September 26, 2025, amounting to Baht 4,738,655,186.00, and will pay the remaining dividend at the rate of Baht 12.00 per share, amounting to Baht 28,212,317,916.00 from total shares of 2,351,026,493. (Calculated based on the number of shares on February 26, 2026 which is the number of shares after deducting the number of treasury shares. The number of shares entitled to receive dividend may change due to the Bank's ongoing share repurchase project for financial management purposes.) The record date will be set on April 22, 2026 to determine a list of shareholders entitled to receive dividend. The dividend payment shall be made on May 8, 2026. The dividend payment will be derived from retained earnings, which are subject to corporate income tax of 20 percent. Therefore, an individual shareholder may apply for tax credit on dividend at the rate of 20/80 of the dividend amount received.

The Board of Directors deemed the above payout ratio as appropriate, being in line with the Bank's dividend payment policy and objectives. When compared with last year, the Bank recorded a net profit according to the Bank-only financial statements for 2024 of Baht 48,992,425,318.80 (a net profit attributable to equity holders of the Bank according to the consolidated financial statements of Baht 49,603,538,011.11) and received approval from the General Meeting of Shareholders to pay out dividend at the rate of Baht 9.50 per share, from total shares of 2,369,327,593, amounting to Baht 22,508,612,133.50, which was 46.05 percent of the 2024 consolidated net profit net of distribution on other equity instrument after income tax. When combined with special dividend approved by the Extraordinary General Meeting of Shareholders at the rate of Baht 2.50 per share, the total dividend at the rate of Baht 12.00 per share, amounting to Baht 28,431,931,116.00, which was 58.17 percent of the 2024 consolidated net profit net of distribution on other equity instrument after income tax.

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

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

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

| | |
|----------------------------------|------------------------|
| Mr. Saravoot Yoovidhya | Non-Executive Director |
| Mr. Chanin Donavanik | Independent Director |
| Ms. Chonchanum Soonthornsaratoon | Non-Executive Director |
| Mr. Chatchai Luanpolcharoenchai | Independent Director |
| Ms. Kattiya Indaravijaya | Executive Director |

The Board of Directors recommended that these four directors, namely Mr. Saravoot Yoovidhya, Mr. Chanin Donavanik, Mr. Chatchai Luanpolcharoenchai, and Ms. Kattiya Indaravijaya, be re-elected as the Bank's directors for another term. It is proposed that Mr. Chanin Donavanik be re-elected as Non-Executive Director since he has been in the position of Independent Director for 9 consecutive years, so as to comply with the Bank of Thailand Notification No. SorNorSor.2/2566 Re: Roles, Responsibilities, and Composition of the Board of Directors of Financial Institutions and Companies within Financial Business Groups and the Board of Directors Charter. As for Ms. Chonchanum Soonthornsaratoon, due to retire by rotation, she has expressed her intent not to be nominated for re-election as a director for another term. Previous working experiences and biography of each director nominated for re-election at the General Meeting of Shareholders and definition of Independent Director are, as shown in Annex 2.

The Board of Directors has appointed the persons who have fulfilled the qualifications, knowledge, capability and suitable experience to replace directors who have vacated office before due term, in order to maintain the composition and proportion of independent directors on the Board. The Bank shall propose that those directors be nominated for election by the meeting of shareholders upon the expiration of the terms of the directors whom they have replaced.

Board of Directors' Opinion: The Board of Directors exclusive of the nominated directors, prudently screened the proposal of the Human Resources and Remuneration Committee according to nomination process, and considered it appropriate for the meeting of shareholders to re-elect Mr. Saravoot Yoovidhya, Mr. Chanin Donavanik, Mr. Chatchai Luanpolcharoenchai, and Ms. Kattiya Indaravijaya, due to retire by rotation, as the Bank's directors for another term. The Board was of the view that these four directors have the skills, expertise and qualifications for banking business, having no prohibited characteristics for appointment as directors of a financial institution in accordance with applicable laws. In addition, they have performed their duties with full responsibility, due care and integrity in compliance with the regulatory requirements, objectives, Articles of Association of the Bank, resolutions of the Board of Directors, as well as resolutions of the General Meeting of Shareholders and the principles of good corporate governance. All the proposed directors received approval from the Bank of Thailand. Mr. Chatchai Luanpolcharoenchai is also qualified as an Independent Director as defined under applicable laws and regulations, as well as the Bank's criteria.

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

5. To consider the election of new directors

Objective and Reason: According to Article 9, first paragraph, of the Bank's Articles of Association, which stipulates that the Bank must have at least 7 but not exceeding 15 directors, and as the Bank has provided an opportunity for shareholders holding, in aggregate, not less than 5 percent of the total voting rights of the Bank to propose persons for election as directors of the Bank in accordance with the criteria prescribed by the Bank, Gulf Development Public Company Limited, a shareholder of the Bank, has exercised such right and proposed two persons, who are not directors or executives of the company, for election as Independent Directors at the shareholders' meeting, namely Ms. Choosri Kietkajornkul and Associate Professor Dr. Narongdech Srukhsosit. Previous working experiences and biography of the candidates proposed for election at the General Meeting of Shareholders are as shown in Annex 3.

Board of Directors' Opinion: In order to comply with Section 89/28 of the Securities and Exchange Act B.E. 2535 (1992) and the Notification of the Capital Market Supervisory Board No. Tor.Jor. 78/2564 Re: Criteria for Shareholders' Proposal of Shareholders' Meeting Agenda Items, the Board of Directors has duly considered the qualifications of the nominated persons and resolved to propose that the shareholders' meeting consider and elect Ms. Choosri Kietkajornkul and Associate Professor Dr. Narongdech Srukhsosit to serve as Directors of the Bank.

The Board of Directors has considered the proposal from the Human Resources and Remuneration Committee and is of the opinion that both candidates possess qualifications, knowledge, and experience that will be beneficial to the Bank's operations and that they do not possess any prohibited characteristics for serving as directors of a financial institution. In addition, both candidates meet the qualifications of Independent Directors as defined under applicable laws and regulations, as well as the Bank's criteria, and in line with the principles of good corporate governance. Both candidates have also received approval from the Bank of Thailand.

All directors, regardless of whether they are nominated by any shareholder or appointed by the Board of Directors, have a legal duty to perform their duties with responsibility, due care, and integrity, and must act in the best interests of the Bank and its shareholders as a whole, in accordance with applicable laws, regulations, and the principles of good corporate governance.

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

6. To consider approving the remuneration of directors

Objective and Reason: The remuneration of directors shall be commensurate with their duties, responsibilities and related risks, in alignment with the directors' remuneration of comparable commercial banks, and be reviewed annually. The remuneration of directors for the year 2026 has been considered by the Human Resources and Remuneration Committee and proposed to the Board of Directors. Details are, as shown in Annex 4.

Board of Directors' Opinion: The Board of Directors concurred with the proposal of the Human Resources and Remuneration Committee, and considered it appropriate for the meeting of shareholders to approve, as follows:

- 1) Maintain the remuneration for directors, Credit and Investment Committee members, and Board Committee members for 2026, at the same rate as that of 2025 as approved by the General Meeting of Shareholders No. 113.
- 2) Exclude Executive Director from director remuneration.
- 3) Terminate the remuneration for the Legal Adviser since there is no director holding such position.
- 4) Adjust the Directors' Bonus payment to 0.5 percent of the dividend payment, but not more than the total fixed retainer annually paid to the Board of Directors.

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

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

Objective and Reason: Pursuant to the Public Limited Companies Act B.E. 2535 (1992) and Article 28 of the Bank's Articles of Association, which state that the General Meeting of Shareholders shall appoint auditor and fix the remuneration of the auditor every year, the Audit Committee has considered the appointment of 3 auditors, and the fixing of audit fees for the year 2026, and submitted to the Board of Directors to propose to the General Meeting of Shareholders to appoint Ms. Sureerat Thongarunsang or Ms. Orawan Chunhakitpaisan or Mr. Chokechai Ngamwutikul of KPMG Phoomchai Audit Limited as the Bank's auditor for the year 2026, considering that they are qualified under the regulations of the Bank of Thailand and the Office of the Securities and Exchange Commission, and have shown satisfactory performance. All proposed auditors received concurrence from the Bank of Thailand. The remuneration of auditor for the year 2026 is proposed at Baht 16,046,000, considering that the remuneration of auditor is suitable for the audit scope. Details are, as shown in Annex 5.

Board of Directors' Opinion: The Board of Directors concurred with the proposal of the Audit Committee, and considered it appropriate for the meeting of shareholders to appoint Ms. Sureerat Thongarunsang, CPA Registration Number 4409, or Ms. Orawan Chunhakitpaisan, CPA Registration Number 6105, or Mr. Chokechai Ngamwutikul, CPA Registration Number 9728, of KPMG Phoomchai Audit Limited as the Bank's auditor for the year 2026 and to fix the remuneration of auditor for year 2026 totaling Baht 16,046,000. Other audit fees that may additionally be incurred under regulatory requirements shall be under discretion of the Management Committee, as deemed appropriate.

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

8. Other businesses (if any)

Required Votes for Resolution: This agenda item does not require voting.

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

In order to speed up and facilitate the shareholders' registration to attend the Meeting via electronic media, for the shareholders wishing to attend the Meeting via electronic media by themselves or to appoint any person other than the Bank's Independent Directors as their proxies to attend the Meeting via electronic media, please refer to the Guidelines for Shareholders' Attendance at the Meeting via Electronic Media, per Annex 8 and Procedures for Meeting Attendance via Electronic Media, per Annex 9. The registration system will be available from April 1, 2026 at 8.30 hours until the end of the Meeting on April 10, 2026. The Bank has set the record date on March 12, 2026 to determine the list of shareholders who have the right to attend the General Meeting of Shareholders No. 114.

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

Yours sincerely,

KASIKORNBANK PUBLIC COMPANY LIMITED

- Signature -

(Mr. Krit Jitjang)

Corporate Secretary

By order of the Board of Directors

- Remarks :
1. All shareholders can view the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) by scanning QR Code, as shown in the Notice of Meeting.
 2. All shareholders can find the Notice of the General Meeting of Shareholders and related documents on the Bank's website.
 3. All shareholders can contact ordinary shares registrar at the Thailand Securities Depository Company Limited (TSD), Tel. 02-0099999.

Corporate Communications Department

Tel. 02-4706116

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

| | |
|---|---|
| <p>Name : Mr. Saravoot Yoovidhya</p> <p>Proposed Director Type : Non-Executive Director</p> <p>Years of Directorship : 13 years 6 months (appointed on October 2, 2012)</p> <p>Present Positions : - Director</p> <p style="padding-left: 20px;">- Member of the Credit and Investment Committee</p> <p style="padding-left: 20px;">- Chairman of the Corporate Governance and Sustainability Committee</p> <p style="padding-left: 20px;">- Member of the Human Resources and Remuneration Committee</p> <p>Age : 55</p> <p>Nationality : Thai</p> <p>Education : - Master's Degree (Industrial Engineering), Oregon State University, USA</p> <p>Training Program : - Board Nomination and Compensation Program, Thai Institute of Directors Association</p> <p style="padding-left: 20px;">- Advanced Audit Committee Program, Thai Institute of Directors Association</p> <p style="padding-left: 20px;">- Director Accreditation Program, Thai Institute of Directors Association</p> <p>KBank Shareholdings : 975,800 shares, equal to 0.041 percent of total shares with voting right</p> <p>Expertise/Performance during Tenure of Directorship : Veteran executive with extensive experience and strong leadership in strategic planning and management within global consumer businesses. He has a proven track record in overseeing large-scale operations, building brand image, and driving business transformation, all while elevating business practices aligned with good governance. His expertise enhances the Board's strategic direction, long-term sustainability initiatives, and governance capabilities.</p> <p>Positions in Other Companies : Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand, most of his positions are in the same groups. Not holding any position in a government agency or state enterprise.</p> <p>Positions in Other Listed Companies : None</p> <p>Positions in Non-Listed Companies : 73 positions</p> <ul style="list-style-type: none"> - Chairman and Manager, TC (Beijing) Investment Company Limited - Chairman, TC Red Bull (Guangxi) Drink Company Limited - Chairman, TC Red Bull (Sichuan) Drink Company Limited - Chairman, TC Red Bull (Beijing) Trading Company Limited - Chairman, Hainan Red Bull Drink Company Limited - Chief Executive Officer, T.G. Vending and Showcase Industries Company Limited - Chief Executive Officer, Durbell Company Limited - Chief Executive Officer, T.C. Pharmaceutical Industries Company Limited |  |
|---|---|

- Chief Executive Officer, The Red Bull Beverage Company Limited
- Board of Commissioner, PT Aktif Energi Indonesia
- Director, Guangzhou Yao Energy Beverage Company Limited
- Director, Dory Rich Joint Stock Company
- Director, Phapira Company Limited
- Director, Yee Lee Marketing Sendirian Berhad
- Director, International School Eastern Seaboard Company Limited
- Director, Sponsor Beverage Company Limited
- Director, T.C. Sukumvit Condo 101 and Consultant Company Limited
- Director, TC-Mycin Industries Company Limited
- Director, Mayflower Education Partners Company Limited
- Director, TC-Mycin Company Limited
- Director, Healthven Company Limited
- Director, TCP Incubator Company Limited
- Director, Crown TCP Beverage Cans Company Limited
- Director, StormBreaker Venture Company Limited
- Director, TCPVN Company Limited
- Director, TCPMM Private Limited
- Director, Pitak Land Company Limited
- Director, TCPSG Private Limited
- Director, Kanabana Company Limited
- Director, YFC Global Private Limited
- Director, The Red Bull Excellence Center Company Limited
- Director, KTD Property Development Limited
- Director, T.C. Agrotading Company Limited
- Director, Prachinburi Glass Industry Company Limited
- Director, Inter-Biopharm Holding Limited
- Director, Burapha Golf Public Company Limited
- Director, The Red Bull Company Limited
- Director, Ban Sang Opening Zoo Company Limited
- Director, T.C. Pinklao Properties Company Limited
- Director, Red Bull Vitamin Drink (Thailand) Company Limited
- Director, Samutsongkram Supermarket and Food Center Company Limited
- Director, Thai Krajeab Company Limited
- Director, Circure Herbal Med Company Limited
- Director, Tomato Juice Product (Thailand) Company Limited
- Director, Bangbon Fruit Company Limited
- Director, Bangbon Food Production Company Limited
- Director, Bangpakong Fruit Company Limited
- Director, Bangpakong Food Production Company Limited
- Director, Paed Riu Fruit Company Limited
- Director, Paed Riu Food Production Company Limited
- Director, Thai Fruit Product Company Limited

- Director, Mahachai Food Production Company Limited
- Director, Somthakhoy Company Limited
- Director, Samutsakorn Fruit Company Limited
- Director, Nongchok Food Production Company Limited
- Director, Inter Sauce Product Company Limited
- Director, Hi-Gear Company Limited
- Director, Kaerai Golf Company Limited
- Director, Central Golf Company Limited
- Director, Thajeen Golf Company Limited
- Director, Nakhonchaisri Golf Company Limited
- Director, Salaya Golf Company Limited
- Director, Suwinthawong Golf Company Limited
- Director, Nhongplataphien Golf Company Limited
- Director, Nongpho Golf Company Limited
- Director, Taladnoi Chaophraya View Properties Company Limited
- Director, T.C. Condo and Department Store Company Limited
- Director, T C – Bangkok Condo Company Limited
- Director, TC-Trading & Leasing Company Limited
- Director, T.C. Paknam Condo Company Limited
- Director, T.C.Romgloa Condo Company Limited
- Director, T.C. Samutprakan Condo Company Limited
- Director, T C Sathon Condo Company Limited

**Positions in Rival Companies/
Connected Business that May
Cause Conflicts of Interest** : None

Experience over Past 5 Years : - Director, Bottle Cleaner Company Limited
 - Director, STR Property Development Company Limited
 - Member of the Corporate Governance and Sustainability Committee,
 KASIKORNBANK PUBLIC COMPANY LIMITED
 - Member of the Risk Oversight Committee, KASIKORNBANK PUBLIC COMPANY
 LIMITED
 - Member of the Audit Committee, KASIKORNBANK PUBLIC COMPANY LIMITED

Meeting Attendance in 2025 : - Board of Directors: 13 from 15 meetings
 - Non-Executive Directors: 1 from 1 meeting
 - Credit and Investment Committee: 12 from 12 meetings
 - Corporate Governance and Sustainability Committee: 2 from 4 meetings
 - Human Resources and Remuneration Committee: 13 from 13 meetings

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| Name | : | Mr. Chanin Donovanik |  |
| Proposed Director Type | : | Non-Executive Director | |
| Years of Directorship | : | 9 years (appointed on April 3, 2017) | |
| Present Positions | : | <ul style="list-style-type: none"> - Director - Member of the Credit and Investment Committee - Chairman of the Human Resources and Remuneration Committee (vacate the position after the AGM date) - Member of the Audit Committee (vacate the position after the AGM date) | |
| Age | : | 69 | |
| Nationality | : | Thai | |
| Education | : | <ul style="list-style-type: none"> - Master's Degree (Business Administration), Boston University, USA | |
| Training Program | : | <ul style="list-style-type: none"> - Role of the Chairman Program, Thai Institute of Directors Association - The Board's Role in Mergers and Acquisitions, Thai Institute of Directors Association - Director Certification Program, Thai Institute of Directors Association - Director Accreditation Program, Thai Institute of Directors Association | |
| KBank Shareholdings | : | None | |
| Expertise/Performance during Tenure of Directorship | : | <p>Leadership in multinational hospitality and service sectors, with a proven record in driving customer-centric organizational transformation, excellence in governance, risk management, and strong oversight, as well as a commitment to developing talent. His experience enhances KBank's commitment to organizational culture, service quality, and long-term strategic execution.</p> | |
| Positions in Other Companies | : | <p>Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand, most of his positions are in the same groups. Not holding any position in a government agency or state enterprise.</p> | |
| Positions in Other Listed Companies | : | 1 position | <ul style="list-style-type: none"> - Acting Chairman of the Board of Directors, Chairman of the Executive Committee, Member of the Investment Committee and Group Chief Executive Officer, Dusit Thani Public Company Limited |
| Positions in Non-Listed Companies | : | 16 positions | <ul style="list-style-type: none"> - Chairman, Dusit Thani Properties REIT Company Limited - Chairman, Dusit Thani Philippines, Inc. - Director, DI Hospitality Holdings Company Limited - Director, Dusit Foods Company Limited - Director, Le Cordon Bleu Dusit Company Limited - Director, Vimarn Suriya Company Limited - Director, Piyasiri Company Limited - Director, Dusit Fudu Hotel Management (Shanghai) Company Limited - Director, JTB (Thailand) Company Limited - Director, Dusit China Capital Company Limited - Director, DMS Property Investment Private Limited |

- Director, Dusit Thai Properties Public Company Limited
- Director, Dusit Overseas Company Limited
- Director, Dusit Thani Properties Company Limited
- Director, Thai-Japan Gas Company Limited
- Director, Thana Jirang Company Limited

Positions in Rival Companies/ : None

**Connected Business that May
Cause Conflicts of Interest**

Experience over Past 5 Years

- Chairman, Thai Digital Platform Social Enterprise Company Limited
- Vice Chairman, Dusit Thani Public Company Limited
- Vice Chairman, Dusit Hospitality Education Philippines, Inc.
- Director, Dusit Foods Company Limited
- Director, D&J Company Limited
- Director, Chanut and Children Company Limited
- Member of the Corporate Governance Committee, KASIKORNBANK PUBLIC COMPANY LIMITED

Meeting Attendance in 2025

- Board of Directors: 14 from 15 meetings
- Non-Executive Directors: 0 from 1 meeting
- Credit and Investment Committee: 11 from 12 meetings
- Audit Committee: 11 from 12 meetings
- Human Resources and Remuneration Committee: 12 from 13 meetings

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|--|---|--|---|
| Name | : | Mr. Chatchai Luanpolcharoenchai |  |
| Proposed Director Type | : | Independent Director, having qualifications per definition of Independent Director as defined by the Bank | |
| Years of Directorship | : | 11 months (appointed on May 9, 2025) | |
| Present Positions | : | <ul style="list-style-type: none"> - Director - Member of the Credit and Investment Committee - Member of the Human Resources and Remuneration Committee | |
| Age | : | 60 | |
| Nationality | : | Thai | |
| Education | : | <ul style="list-style-type: none"> - Bachelor's Degree (Chemical Engineering), King Mongkut's Institute of Technology | |
| Training Program | : | <ul style="list-style-type: none"> - ESG in the Boardroom: A Practical Guide for Board, Thai Institute of Directors Association - Director Certification Program, Thai Institute of Directors Association | |
| KBank Shareholdings | : | None | |
| Expertise/Performance during Tenure of Directorship | : | Extensive knowledge and diverse experience in international business leadership, with outstanding achievements in advancing sustainable industry development and fostering public-private sector collaboration. His proven track record in driving global sustainability initiatives reinforces KBank's long-term environmental, social, and governance (ESG) goals and international growth priorities. | |
| Positions in Other Companies | : | Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand. Not holding any position in a government agency or state enterprise. | |
| Positions in Other Listed Companies | : | None | |
| Positions in Non-Listed Companies | : | 1 position - Advisor, Krainao Property Company Limited | |
| Positions in Rival Companies/ | : | None | |
| Connected Business that May Cause Conflicts of Interest | : | | |
| Experience over Past 5 Years | : | <ul style="list-style-type: none"> - Chairman of Refining and Petrochemical Industry Standing Committee, Petroleum Institute of Thailand - Thailand Committee Vice Chairman, US-ASEAN Business Council - Member of the Council Board, Thailand Carbon Neutral Network, Thailand Greenhouse Gas Management Organization (Public Organization) - Executive Committee, Thailand Business Council for Sustainable Development - Representative of Petrochemical Industry, the Federation of Thai Industries - Advisor, Program Management Unit for Competitiveness - President, Dow Thailand Group - Managing Director, Siam Polystyrene Company Limited - Managing Director, Siam Polyethylene Company Limited - Managing Director, Siam Styrene Monomer Company Limited - Managing Director, Siam Synthetic Latex Company Limited - Director, Performance Materials (Thailand) Company Limited | |

- Director, MTP HPPO Manufacturing Company Limited
- Director, Banchang HPPO Company Limited
- Director, S.D Group Service Company Limited
- Director, Down Corning (Thailand) Company Limited
- Director, Rayong Terminal Company Limited
- Director, Dow Chemical Thailand Company Limited
- Director, Carbide Chemical (Thailand) Company Limited
- Director, Rohm & Haas Chemical (Thailand) Company Limited

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|-----------------------------------|---|---|---|------|---|----------|
| Meeting Attendance in 2025 | : | - Board of Directors: | 9 | from | 9 | meetings |
| | | - Non-Executive Directors: | 1 | from | 1 | meeting |
| | | - Credit and Investment Committee: | 8 | from | 8 | meetings |
| | | - Human Resources and Remuneration Committee: | 8 | from | 8 | meetings |

| | | | |
|--|---|---|---|
| Name | : | Ms. Kattiya Indaravijaya |  |
| Proposed Director Type | : | Executive Director | |
| Years of Directorship | : | 10 years 3 months (appointed on January 1, 2016) | |
| Present Positions | : | <ul style="list-style-type: none"> - Director - Chief Executive Officer - Member of the Credit and Investment Committee - Member of the Risk Oversight Committee | |
| Age | : | 60 | |
| Nationality | : | Thai | |
| Education | : | <ul style="list-style-type: none"> - Master's Degree (Business Administration – Finance and Investment), The University of Texas at Austin, USA | |
| Training Program | : | <ul style="list-style-type: none"> - Director Certification Program (DCP – Diploma), Thai Institute of Directors Association | |
| KBank Shareholdings | : | None | |
| Expertise/Performance during Tenure of Directorship | : | <p>Strong strategic and operational expertise in finance, banking, and overall management and governance of the Bank. She has played a pivotal role in driving the Bank's digital transformation, managing resources and operational costs to achieve sustained long-term returns and successful strategic growth, earning global recognition. Her efforts have consistently delivered satisfaction to customers and stakeholders. With a deep understanding of both conventional banking and future financial technology, she is committed to leading the bank toward becoming a Bank of Sustainability.</p> | |
| Positions in Other Companies | : | <p>Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand. Not holding any position in a government agency or state enterprise.</p> | |
| Positions in Other Listed Companies | : | None | |
| Positions in Non-Listed Companies | : | 1 position - Advisor, Thai Digital Platform Social Enterprise Company Limited | |
| Positions in Rival Companies/ Connected Business that May Cause Conflicts of Interest | : | None | |
| Experience over Past 5 Years | : | <ul style="list-style-type: none"> - Member of the Council Board, Thailand Carbon Neutral Network, Thailand Greenhouse Gas Management Organization (Public Organization) - Member of the Board, Marketing Association of Thailand - Chairperson, KASIKORN RESEARCH CENTER COMPANY LIMITED - Chairperson, KASIKORN ASSET MANAGEMENT COMPANY LIMITED - President, KASIKORNBANK PUBLIC COMPANY LIMITED - Director, BEACON VENTURE CAPITAL COMPANY LIMITED | |
| Meeting Attendance in 2025 | : | <ul style="list-style-type: none"> - Board of Directors: 15 from 15 meetings - Credit and Investment Committee: 11 from 12 meetings - Risk Oversight Committee: 3 from 4 meetings | |

Definition of Independent Director

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

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

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

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

salary, or controlling person of the Bank, company in KASIKORNBANK FINANCIAL CONGLOMERATE, subsidiary company, associated company, subsidiary company at the same level, major shareholder or controlling person of the Bank for not less than 2 years.

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

10. Not having any characteristics that prohibit him/her from expressing opinion, making decision or voting independently regarding the Bank's business undertakings.

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

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

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

For consideration of Agenda 5: To consider the election of new directors

| | | | |
|---|---|--|---|
| Name | : | Ms. Choosri Kietkajornkul |  |
| Proposed Director Type | : | Independent Director having qualifications per definition of Independent Director as defined by the Bank | |
| Age | : | 62 | |
| Nationality | : | Thai | |
| Education | : | <ul style="list-style-type: none"> - Master's Degree (Accounting), Chulalongkorn University - Bachelor's Degree (Accounting), Chulalongkorn University | |
| Training Program | : | <ul style="list-style-type: none"> - Advance Audit Committee Program, Thai Institute of Directors Association - Director's Guide to Legal Obligations and Duties, Thai Institute of Directors Association - Director Leadership Certification Program, Thai Institute of Directors Association - Director Certification Program, Thai Institute of Directors Association | |
| KBank Shareholdings | : | None | |
| Expertise | : | Recognized for broad expertise and a strong track record in finance, accounting, internal audit, strategic and business planning, organizational management, corporate governance, as well as significant contributions to the energy and utilities sectors. | |
| Positions in Other Companies | : | Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand. Not holding any position in a government agency or state enterprise. | |
| Positions in Other Listed Companies | : | 1 position - Independent Director and Member of the Audit Committee, PTT Public Company Limited | |
| Positions in Non-Listed Companies | : | None | |
| Positions in Rival Companies/ Connected Business that May Cause Conflict of Interest | : | None | |
| Experience | : | <ul style="list-style-type: none"> - Chairman, Hin Kong Power Company Limited - Chairman, Hin Kong Power Holding Company Limited - Chairman, Hongsa Power Company Limited - Chairman, Phu Fai Mining Company Limited - Chairman, Ratch-Australia Corporation Limited and its subsidiaries - Chairman, PT Medco Ratch Power Riau - Vice Chairman and Member of the Nomination and Remuneration Committee, Ratch Pathana Energy Public Company Limited - Independent Director and Member of the Audit Committee, Thanulux Public Company Limited - Independent Director and Member of the Audit Committee, EGAT International Company Limited | |

- Director, Member of the Investment Committee and Chief Executive Officer, Ratch Group Public Company Limited
- Director and Member of the Investment Committee, Electricity Generating Public Company Limited
- Director, Bangkok Aviation Fuel Services Public Company Limited
- Deputy Governor - Governor's Office, Electricity Generating Authority of Thailand, acting as Chief Executive Officer of Ratch Group Public Company Limited
- Deputy Governor - Finance and Accounting (Chief Financial Officer), Electricity Generating Authority of Thailand
- Assistant Governor - Finance, Electricity Generating Authority of Thailand

| | | | |
|---|---|---|---|
| Name | : | Associate Professor Dr. Narongdech Srukhsosit |  |
| Proposed Director Type | : | Independent Director having qualifications per definition of Independent Director as defined by the Bank | |
| Age | : | 48 | |
| Nationality | : | Thai | |
| Education | : | <ul style="list-style-type: none"> - Ph.D. (Laws), University of Edinburgh, UK - Master's Degree (Laws), University of Cambridge, UK - Bachelor's Degree (Honors) (Laws), Chulalongkorn University | |
| Training Program | : | <ul style="list-style-type: none"> - ESG in the Boardroom: A Practical Guide for Board, Thai Institute of Directors Association - Advance Audit Committee Program, Thai Institute of Directors Association - Financial Statements for Directors, Thai Institute of Directors Association - Director Certification Program, Thai Institute of Directors Association | |
| KBank Shareholdings | : | None | |
| Expertise | : | Specialized expertise in public law, with a prominent advisory role supporting several major organizations. | |
| Positions in Other Companies | : | Holding the positions of chairman or executive director in no more than 3 other business groups, in accordance with the criteria specified by the Bank of Thailand. Not holding any position in a government agency or state enterprise. | |
| Positions in Other Listed Companies | : | 1 position - Independent Director and Member of the Audit Committee, Quality Houses Public Company Limited | |
| Positions in Non-Listed Companies | : | 2 positions - Director, Patanadej (2019) Company Limited - Director, C & C International Venture Company Limited | |
| Positions in Rival Companies/ Connected Business that May Cause Conflict of Interest | : | None | |
| Experience | : | <ul style="list-style-type: none"> - Independent Director and Member of the Audit Committee, the Corporate Governance and Sustainability Committee and the Enterprise Risk Management Committee, PTT Public Company Limited - Qualified Member in Law, the Grievance Management Committee attached to the Prime Minister's Office - Expert in Constitutional Law, Office of the Constitutional Court - Counsel (Administrative Law), the Stock Exchange of Thailand | |

For consideration of Agenda 6: To consider approving the remuneration of directors

The Board of Directors Meeting No.12/2025 has considered the remuneration of directors as recommended by the Human Resources and Remuneration Committee, and is of the view that the present remuneration rate of directors as approved by the General Meeting of Shareholders No. 113 on April 9, 2025 is appropriate and in alignment with the Bank's strategies and long-term targets, experiences and scope of duties, responsibilities and related risks, and in line with comparable commercial banks. It is proposed to maintain the remuneration for directors for the Board of Directors Meeting, Credit and Investment Committee members and Board Committee members for 2026, at the same rate as that of 2025 as approved by the General Meeting of Shareholders No. 113. Moreover, to align with best practices and international standards, it is proposed to exclude Executive Director from director remuneration, terminate the remuneration for the Legal Adviser since there is no director holding such position, and adjust the Directors' Bonus payment to 0.5 percent of the dividend payment, but not more than the total fixed retainer* annually paid to the Board of Directors.

The Board resolved to propose to the Meeting of Shareholders to consider approving the remuneration rate of directors for 2026, as follows:

| | <u>Remuneration</u> | <u>Per person/month</u> | <u>(Baht)</u> <u>Changes as compared to 2025</u> |
|---|---------------------|-------------------------|---|
| 1) Remuneration for directors for the Board of Directors Meeting | | | |
| Chairperson of the Board | | 250,000 | 0 |
| Vice Chairperson | | 200,000 | 0 |
| Director | | 150,000 | 0 |
| 2) Remuneration for Credit and Investment Committee Members | | | |
| Chairperson | | 100,000 | 0 |
| Member | | 70,000 | 0 |
| 3) Remuneration for Board Committees Members | | | |
| - Audit Committee | | | |
| Chairperson | | 90,000 | 0 |
| Member | | 60,000 | 0 |
| - Corporate Governance and Sustainability Committee | | | |
| Chairman | | 50,000 | 0 |
| Member | | 36,000 | 0 |
| - Human Resources and Remuneration Committee | | | |
| Chairman | | 50,000 | 0 |
| Member | | 36,000 | 0 |
| - Risk Oversight Committee | | | |
| Chairman | | 50,000 | 0 |
| Member | | 36,000 | 0 |
| 4) Remuneration for the Legal Adviser | | 0 | (300,000) |
| 5) Bonus for directors at the rate of 0.5 percent of the dividend payments, adjusted to 0.5 percent of the dividend payments, but not more than the total fixed retainer* annually paid to the Board of Directors | | | |
| 6) Other privileges | | none | none |

Remarks: Executive Director does not receive director remuneration.

* Total fixed retainer refers to the remuneration for directors for the Board of Directors Meeting, remuneration for Credit and Investment Committee members and remuneration for Board Committee members.

In addition, the bonus for directors is payable at the time of the dividend payment. For the operating results of 2025, the Bank paid bonus to the directors at the time of interim dividend payment on September 26, 2025 at the amount of Baht 23,693,275.93. The Bank, therefore, proposes to pay the remaining bonus to the directors at the amount of Baht 25,136,724.07 (which is not more than the total fixed retainer annually paid to the Board of Directors), at the same time that the Bank will pay the dividend. The proposed remunerations of directors, including the bonus shall remain in effect until such time when the Meeting of Shareholders shall determine otherwise.

The scope of duty of the Board of Directors, Credit and Investment Committee, all Board Committees, as well as individual remuneration are shown on pages 102-108 and 125-127, respectively, remuneration for executives in the position of First Senior Vice President or equivalent and higher and persons holding equivalent positions called by other names is shown on pages 109-110, and the Bank's directors and executives holding directorship in other companies are shown on pages 304-333 of Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report), and can be found on the Bank's website, www.kasikornbank.com.

For consideration of Agenda 7: To consider approving the appointment and the fixing of remuneration of auditor

Pursuant to the Public Limited Companies Act B.E. 2535 and Article 28 of the Bank's Articles of Association, which state that the General Meeting of Shareholders shall appoint auditor and fix the remuneration of auditor every year, and by recommendation of the Audit Committee, the Board of Directors Meeting No.1/2026 considered it appropriate for the meeting of shareholders, as follows:

1. To consider appointing auditors of KPMG Phoomchai Audit Limited for 2026, which is within the network of KPMG International, having offices worldwide, as the Bank's auditor. The auditors have passed the assessment of their qualifications, independence, professional competence, and technical expertise, as well as their experience and ability to prepare financial statements by the timelines. Moreover, the auditors have received concurrence from the Bank of Thailand. The proposed auditors are namely:

| <u>Name</u> | <u>CPA Registration Number</u> | <u>Years of Auditing for the Bank</u> |
|-------------------------------|------------------------------------|--|
| 1. Ms. Sureerat Thongarunsang | 4409 | 6 (Signed on the auditor's reports for 2020 - 2025) |
| 2. Ms. Orawan Chunhakitpaisan | 6105 | - (Having never signed on the auditor's reports) |
| 3. Mr. Chokechai Ngamwutikul | 9728 | - (Having never signed on the auditor's reports) |

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

The auditors and KPMG Phoomchai Audit Limited do not have any relationship or interest with the Bank or companies within the Financial Conglomerate, executives, major shareholders, or related persons, in a way that may impact the ability to perform their tasks independently.

2. To consider approving the audit fees for 2026 at the total amount of Baht 16,046,000 which consists of:

| | <u>Audit Fees</u> | <u>Changes as compared to 2025</u> (Baht) |
|--|-------------------|--|
| - Annual and half-year audit for the Bank's financial statements and its consolidated financial statements | 9,700,000 | 100,000 |
| - Quarterly review of the Bank's financial statements and its consolidated financial statements | 4,200,000 | (100,000) |
| - Audit for overseas branches (in Baht) | 2,146,000 | (1,222,000) |
| Total | 16,046,000 | (1,222,000) |

The audit fees for 2026 decrease from 2025 by Baht 1,222,000, or approximately 7.1 percent, due to the change of the Ho Chi Minh City Branch's audit firm from KPMG to another audit firm in order to comply with the audit firm rotation requirements of the State Bank of Vietnam (SBV).

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

In addition, it is proposed that the meeting acknowledge the annual audit fees for 2026 of companies within KASIKORNBANK FINANCIAL CONGLOMERATE (the Financial Conglomerate) audited by the same audit firm - KPMG Phoomchai Audit Ltd. or audit firms within the network of KPMG International, as the auditor, total Baht 43,096,000. The total audit fees of the Bank, overseas branches and companies within the Financial Conglomerate are Baht 59,142,000. However, for companies within the Financial Conglomerate audited by other auditing firms, the Board of Directors shall supervise that the financial statements are prepared by the timelines.

The Bank has established criteria for assessing the auditor's independence in cases where it is necessary to engage non-audit services from the Bank's audit firm. The use of such services must be approved by the Bank's Audit Committee prior to each engagement. In the past year, the Bank and companies within the Financial Conglomerate engaged and paid remuneration for other services in accordance with the criteria prescribed by the Bank. The details are disclosed on page 112 of the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report), and on the Bank's website, www.kasikornbank.com.

Profiles of Independent Directors for Shareholders to Appoint as Proxy

1. Ms. Kobkarn Wattanavrangkul
Chairperson of the Board and Chairperson of the Credit and Investment Committee
Age 65 years
400/22 Phahon Yothin Road, Sam Sen Nai Sub-district, Phaya Thai District, Bangkok 10400
KBank Shareholdings: None
Conflicts of interest in any agenda: None
2. Ms. Kaisri Nuengsigkapan
Member of the Credit and Investment Committee, Chairperson of the Audit Committee and Member of the Risk Oversight Committee
Age 64 years
400/22 Phahon Yothin Road, Sam Sen Nai Sub-district, Phaya Thai District, Bangkok 10400
KBank Shareholdings: None
Conflicts of interest in any agenda: None
3. Ms. Jainnisa Kuvnichkul Chakrabandhu Na Ayudhya
Member of the Credit and Investment Committee, Member of the Audit Committee, and Member of the Corporate Governance and Sustainability Committee
Age 46 years
400/22 Phahon Yothin Road, Sam Sen Nai Sub-district, Phaya Thai District, Bangkok 10400
KBank Shareholdings: None
Conflicts of interest in any agenda: None

Remarks:

1. Shareholders should study details of meeting agenda before making the decision to assign a proxy.
2. If you grant proxy status to any of the foregoing independent directors of the Bank to attend the meeting and vote on your behalf, please refer to the Procedures for Meeting Attendance via Electronic Media, per Annex 9 by submitting the request form together with the 1) identification documents via electronic media 2) or verifying your identity via K PLUS 3) or via ThaiID 4) or sending a well-completed Proxy Form together with the identification documents to the Bank in advance of the scheduled meeting date by using the enclosed return envelope. This is to ensure orderly preparation of the meeting. The Bank and directors who are proxy holders affirm that they will perform in accordance with the action assigned by the shareholders who have granted them a proxy.
3. Detailed profiles of the above three directors are shown in the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) which can be found on the Bank's website, www.kasikornbank.com.

Guidelines for Shareholders' Attendance at the Meeting
via Electronic Media

Identification Documents

1. For Individual Shareholders

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

2. For Juristic Shareholders

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

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

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

4. For Foreign Shareholders Appointing a Custodian in Thailand

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

5. In Case Shareholders Deceased

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

6. In Case Shareholders are Minors

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

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

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

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

Meeting Attendance

1. For Self-Attending

Please follow the Procedures for Meeting Attendance via Electronic Media. The registration system will be available from March 31, 2026 at 8.30 hours until the end of the meeting.

2. For Proxies

2.1 Appointment of Proxy

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

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

2.2 In case of appointing the Bank's Independent Directors as proxy, please refer to the Procedures for Meeting Attendance via Electronic Media, per Annex 9 by submitting a request form together with the identification documents via electronic media or verifying your identity via K PLUS or ThaiID, or sending a well-completed Proxy Form together with the identification documents to the Bank in advance of the scheduled meeting date by using the enclosed return envelope. This is to ensure orderly preparation for the meeting. Shareholders can watch a live broadcast of the meeting of shareholders at <https://sent.inventech.co.th/KBANKAGM2026-EN> but cannot vote or ask questions through such channel. (For troubleshooting, please contact Inventech Call Center at 02-4609221.)

For shareholders wishing to cancel the proxy appointment, please do so within April 9, 2026 at 16.30 hours, by submitting a notification letter together with identification documents to the Chairperson of the Board via Shareholder_IR@kasikornbank.com or registered post to Investor Relations Unit, Corporate Communications Department, KASIKORNBANK PUBLIC COMPANY LIMITED, Rat Burana Building, 33rd Floor, 1 Soi Rat Burana 27/1, Rat Burana Road, Rat Burana Sub-District, Rat Burana District, Bangkok 10140.

2.3 In case of appointing persons other than the Bank's Independent Directors as proxy, please refer to the Procedures for Meeting Attendance via Electronic Media, per Annex 9. The registration system will be available from March 31, 2026 at 8.30 hours until the end of the meeting.

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

Voting Process and Vote Counting Procedures

Voting Process

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

Vote Counting Procedures

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

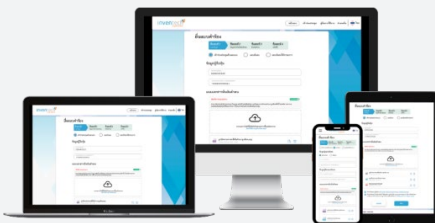
Procedures for Meeting Attendance via Electronic Media

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

Steps for Submitting a Request Form via e-Request System

1. Shareholders may submit the application to attend the meeting via Inventech website through the following three channels:

- 1.1 Via K PLUS by clicking on the promotional banner for the General Meeting of Shareholders No. 114 to access the Inventech Connect system (available only to Thai individual shareholders who use the K PLUS application).
- 1.2 Via Inventech's Web Browser at <https://sent.inventech.co.th/KBANK573044R/#/homepage>
- 1.3 Scan this QR Code



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

Once logged into Inventech Connect, please follow these steps


- 1 Choose the type of request form to proceed with the following 4 steps
 - Step 1 Fill in the information about the shareholders
 - Step 2 Fill in the information for verification
 - Step 3 Verify via OTP
 - Step 4 Successful transaction. The system will display the shareholders' information again for verification.
- 2 Please wait for an email with the meeting information and password


2. For shareholders wishing to attend the Meeting via electronic media either by themselves or proxies who are not the Bank's Independent Directors, please note that the registration system will be available from March 31, 2026 at 8.30 hours until the end of the meeting.
3. The electronic meeting system will be available on April 10, 2026 at 11.30 hours (2 hours before the opening of the meeting). Shareholders or proxies are required to use the provided Username and Password and follow the instruction manual to access the system.


Appointment of Proxy to the Bank's Independent Directors

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

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

 02-4609221

 @inventechconnect

 Available during March 31 – April 10, 2026 at 08.30 - 17.30 hours

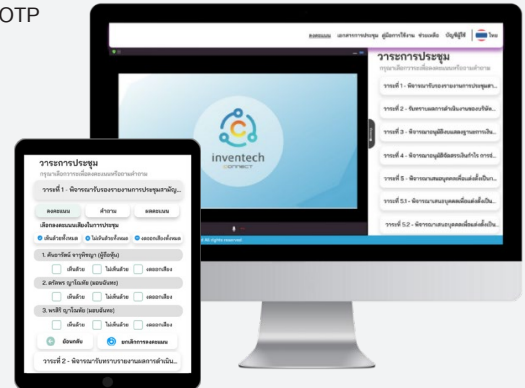
(Only on business days, excluding official holidays and public holidays)



Report a problem
@inventechconne

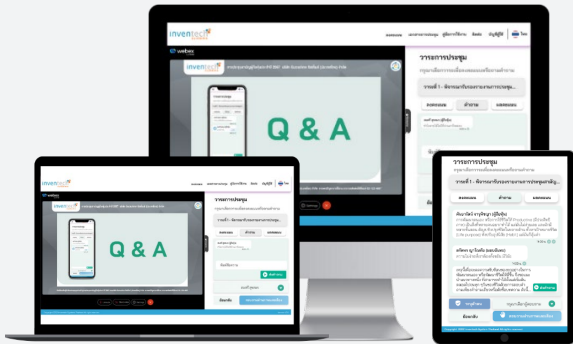
Steps for registration for attending the meeting (e-Register) and Steps for Voting (e-Voting)

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



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

Steps for Asking Questions via Inventech Connect



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

User Manual and Video for Inventech Connect

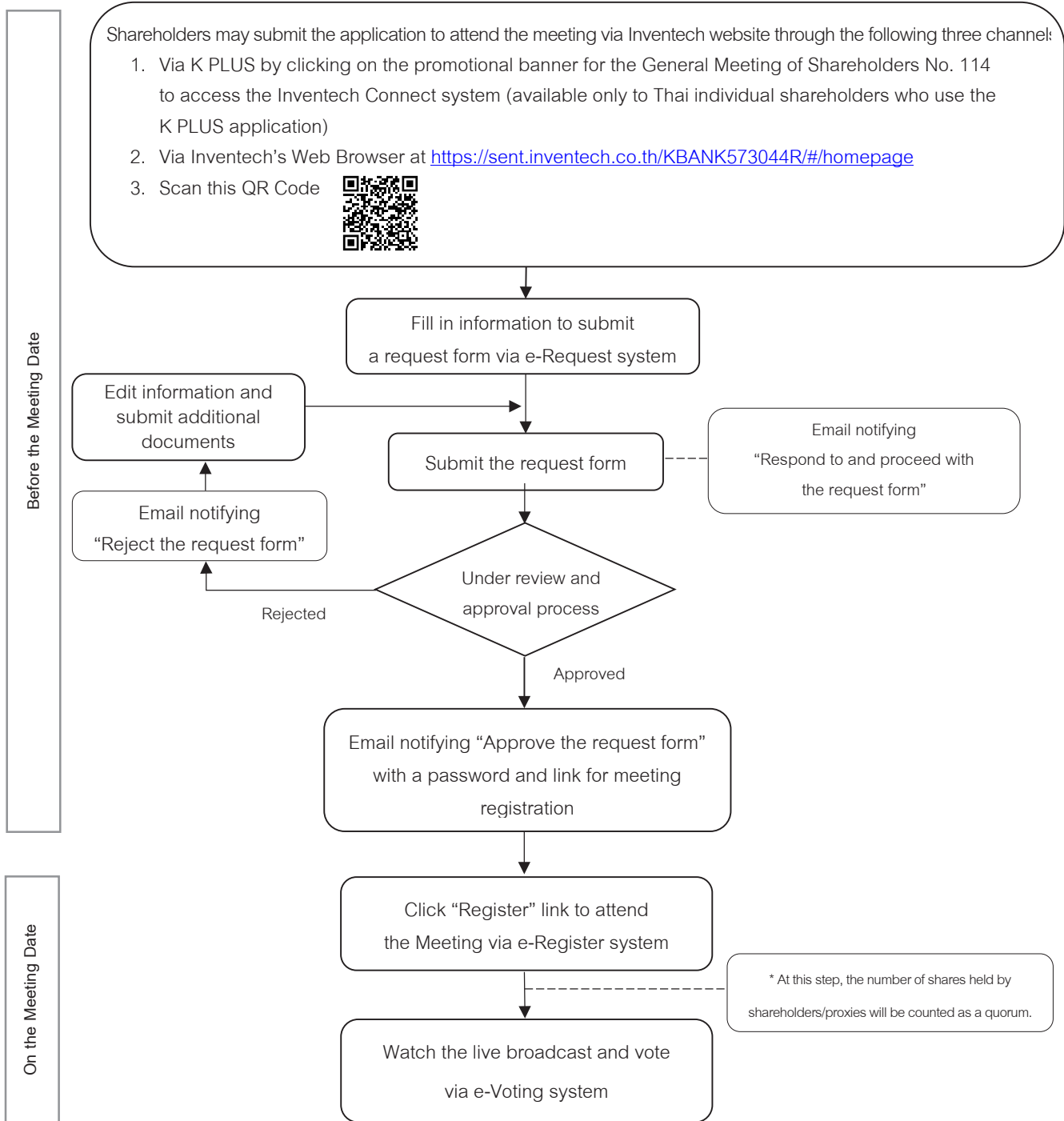


User Manual and Video of using Inventech Connect

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

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

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



Note:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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