NOTICE OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS NO. 203

THE SIAM COMMERCIAL BANK PUBLIC COMPANY LIMITED

Friday 20 March 2026, at 13:00 hours

Meeting Type: Via Electronic Meeting (e-AGM)

Pursuant to the Emergency Decree on Electronic Meetings B.E. 2563

Shareholders and proxies can submit a request to attend the meeting via an electronic channel (e-Request) by pre-registration during 13 March 2026 until the meeting will adjourn at the Web by scan QR Code:

On 20 March 2026, attendees will be allowed to access the e-Meeting from 12.00 hrs. onwards.

Contents

Scan the QR code or print the document via the Bank's website. [https://www.scb.co.th/en/shareholders/stock-holder.html]

For more Details, please contact:
Corporate Office: Tel. (662) 544-3445 and (662) 544-4217

– *Translation* –

No. CSO05-690013

11 March 2026

To: All shareholders

Notice of the Annual General Meeting of Shareholders No. 203

The Board of Directors of The Siam Commercial Bank Public Company Limited (the "**Bank**") passed a resolution to convene the Annual General Meeting of Shareholders No. 203 on Friday, 20 March 2026 at 13:00 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, to consider the following agenda:

Agenda No. 1 To acknowledge the Annual Report of the Board of Directors

Rationale: The Annual Report of the Board of Directors, comprising the report of the Bank's 2025 performance and other important information as disclosed in the Bank's 2025 Annual Report, has been provided to shareholders in QR Code format together with the notice of this meeting.

Board's Recommendation: The Board recommended that the meeting of shareholders should acknowledge the Annual Report of the Board of Directors which enumerates the Bank's 2025 performance and other important information.

Required Votes for Resolution: This agenda item does not require voting as it is a matter for acknowledgement.

Agenda No. 2 To consider and approve the financial statements for the year ended 31 December 2025

Rationale: The Bank's audited financial statements for the year ended 31 December 2025 are as shown in the Bank's 2025 Annual Report which has been provided to shareholders in QR Code format together with the notice of this meeting.

Board's Recommendation: The Board recommended that the meeting of shareholders should consider and approve the audited financial statements for the year ended 31 December 2025, which have been considered by the Audit Committee and audited by the Bank's auditor.

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

Agenda No. 3 To consider and approve the dividend payment and acknowledge the allocation of the Bank's remaining profit for the operational results of the year 2025 after the dividend payment to Common Equity Tier 1 (CET1) under Tier 1 capital

Rationale: According to the Bank's unconsolidated (bank only) financial statements, the Bank has a net profit for the year ended 31 December 2025 in the amount of Baht 45,998 million (a net profit attributable to the Bank's shareholders shown in the consolidated financial statements is Baht 45,847 million) and has no accumulated loss. Therefore, the Bank can consider paying the dividend to shareholders pursuant to Section 115 of the Public Limited Companies Act B.E. 2535 (A.D. 1992). In addition, the Bank has allocated profits as reserves in full as required by law.

The Bank has a policy to pay maximum dividend with consideration for prudential capital levels and regulatory requirements. The dividend shall be payable in any year of positive profit net of all legal reserves and other reserve requirements, provided that there is no accumulated loss; and the Bank maintains sufficient capital to meet legal requirements and future business need. The Bank then proposes the dividend payment from the year 2025 operational results to the holders of preferred and ordinary shares at the rate of Baht 10.83 per share, representing 80 percent of the Bank's 2025 net profit under the bank-only financial statements. Details of the Bank's dividends compared with the previous year are shown below.

	2025 (Proposed)	2024
1. Net profit (Million Baht)		
1.1 Bank-only financial statements	45,998	48,751
1.2 Consolidated financial statements	45,847	49,233
2. Annual dividend payable to preferred and ordinary shares (Baht per share)	10.83	11.47
3. Total dividend payment (Million Baht)	36,813	38,989
4. Dividend payout ratio		
4.1 Percent of the Bank's only net profit	80.0	80.0
4.2 Percent of the Bank's consolidated net profit	80.3	79.2

In this regard, the Bank paid the interim dividend from the first-half 2025 operational results to the holders of the Bank's preferred and ordinary shares on 16 September 2025 at Baht 2.00 per share, totaling approximately Baht 6,798 million. Therefore, the remaining dividend to be paid under the resolution of this shareholders' meeting is at the rate of Baht 8.83 per share amounting to approximately Baht 30,015 million.

In addition, the Board passed a resolution to approve the allocation of the Bank's 2025 net profit after the dividend payment to Common Equity Tier 1 (CET1) capital. As a result, the Bank's total capital as of 31 March 2026 (by estimation) will be Baht 418,834 million, representing 19.4 percent of the estimated risk-weighted assets as of 31 March 2026, while the CET1 capital will be Baht 395,073 million, representing 18.3 percent of the estimated risk-weighted assets as of 31 March 2026.

Board's Recommendation: The Board recommended that the meeting of shareholders should consider and approve the dividend payment from the year 2025 operational results to the holders of preferred and ordinary shares at the rate of Baht 10.83 per share amounting to approximately Baht 36,813 million, which is equivalent to 80 percent of the Bank's 2025 net profit. In addition, the Board of Directors of SCB X Public Company Limited passed a resolution to endorse the aforementioned dividend payment.

As the interim dividend of Baht 2.00 per share was distributed to the holders of preferred and ordinary shares on 16 September 2025, the holders of preferred and ordinary shares will then be paid the remaining dividend of Baht 8.83 per share. Such dividend payment will be made only to the shareholders entitled to receive dividend according to the Bank's Articles of Association, whose names appear in the shareholders register book as of the book closing date on which the list of shareholders entitled to the dividend is determined, which is 4 March 2026. The dividend payment shall be made on 1 April 2026.

The proposed dividend is paid from the profit from which the corporate income tax has been imputed at 20 percent. Individual shareholders may apply for tax credit on the dividend at the rates of 20/80, respectively, of the amount of dividend received.

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

Agenda No. 4 To consider and elect the directors in replacement of those retiring by rotation

Rationale: According to Article 17 of the Bank's Articles of Association, one-third of the Bank's directors shall retire from office at each Annual General Meeting of Shareholders; and if the number of directors to retire from office is not divisible by three, the number nearest to one-third shall be applied. In addition, Article 38/1 (1) of the Bank's Articles of Association stipulates that the appointment of the Bank's directors requires endorsement from the Board of Directors of SCB X Public Company Limited. In this year, there are 6 directors to retire by rotation as follows:

1.	Mr. Apisak Tantivorawong	Chairman of the Board and Independent Director
2.	Air Chief Marshal Satitpong Sukvimol	Director
3.	Police Colonel Thumnithi Wanichthanom	Director and Member of the Executive Committee
4.	Mr. Pasu Decharin	Independent Director, Chairman of the Risk Oversight Committee, and Member of the Audit Committee
5.	Mr. Chakkrit Parapuntakul	Director, Member of the Risk Oversight Committee, and Member of the Nomination, Compensation and Corporate Governance Committee
6.	Mr. Arak Sutivong	Director and Member of the Executive Committee

The Nomination, Compensation and Corporate Governance Committee had arranged the procedures for nominating directors according to criteria as set forth by the Bank's Corporate Governance Policy by screening the qualified candidates based on experience, knowledge, and skill to ensure the right fit for the Bank's and SCBX Group's strategy and business direction in addition to other qualifications of directors and independent directors as specified by the applicable laws, relevant regulations of regulatory authorities, the Bank's Articles of Association, the Board Charter, and the Corporate Governance policy.

The Nomination, Compensation and Corporate Governance Committee (without participation by directors having interests therein) has considered the nominations according to the aforementioned procedures. Therefore, it deems expedient to recommend the Board to propose to the meeting of shareholders to consider the re-election of the 6 retiring directors, namely (1) Mr. Apisak Tantivorawong (2) Air Chief Marshal Satitpong Sukvimol (3) Police Colonel Thumnithi Wanichthanom (4) Mr. Pasu Decharin (5) Mr. Chakkrit Parapuntakul and (6) Mr. Arak Sutivong to continue their office for another term. Additionally, the directors who retired by rotation, respectively, in view that the 6 directors possessed appropriate qualifications, experience, and abilities that were beneficial to the Bank. Furthermore, the Board was of the view that they were fully qualified for being the Bank's directors and independent directors pursuant to the applicable laws, the regulations of the relevant regulatory authorities, the Bank's Articles of Association, the Board Charter, and the Corporate Governance Policy, and have been endorsed by the Board of Directors of SCB X Public Company Limited and the relevant regulatory authorities.

Board's Recommendation: The Board (without participation by directors having interests therein) concurred with the screening procedures and proposal of the Nomination, Compensation and Corporate Governance Committee that the 6 directors to retire by rotation in the year 2026, namely (1) Mr. Apisak Tantivorawong (2) Air Chief Marshal Satitpong Sukvimol (3) Police Colonel Thumnithi Wanichthanom (4) Mr. Pasu Decharin (5) Mr. Chakkrit Parapuntakul and (6) Mr. Arak Sutivong should be re-elected to continue their office for another term.

Profiles of the retiring directors proposed for re-election and the candidates nominated for election as director to fill the vacancy are enclosed herewith.

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

Agenda No. 5 To consider and approve the directors' remuneration for the year 2026 and the directors' bonus based on the year 2025 operational results

Rationale: Article 22 of the Bank's Articles of Association stipulates that a director is entitled to receive remuneration in the forms of gratuities, meeting allowances, rewards, bonuses or any other nature of benefits pursuant to the Articles of Association, or as determined by the meeting of shareholders; and that a director is entitled to receive allowance and any welfare according to the Bank's rules. The Board has formulated the policy and ruled that the remuneration of directors and members of the Board committees as well as the allocation of directors' bonus must be at an appropriate level; be commensurate with the functional duties of directors, who must fulfill the expectations of various groups of stakeholders, and relevant risks; be in compliance with relevant laws and regulations and the policies of SCBX Group; and be reviewed annually. Furthermore, there is a requirement that directors who are the executives of SCBX group companies shall not be remunerated for serving on the Board of Directors and the Board Committees, as well as directors who are the executives of the Bank shall not be remunerated for serving on the Board committees.

The Nomination, Compensation and Corporate Governance Committee, after due consideration of the aforementioned policies and criteria, was of the view that the Board should propose to the meeting of shareholders to consider and approve the remuneration of directors and members of the Board committees for the year 2026, as well as the directors' bonus based on the year 2025 operational results as per the following details:

1. Remuneration of directors and board committee members for the year 2026, at the same rates as in 2025, with details as follows:

Director Remuneration	Year 2026 (Proposed)				Year 2025			
	Monthly Remuneration		Meeting Allowance		Monthly Remuneration		Meeting Allowance	
	Chairman	Director / Member	Chairman	Director / Member	Chairman	Director / Member	Chairman	Director / Member
The Board of Directors	200,000	120,000	-	-	200,000	120,000	-	-
Board Committees								
1) Executive Committee	100,000	80,000	10,000	10,000	100,000	80,000	10,000	10,000

Director Remuneration	Year 2026 (Proposed)				Year 2025			
	Monthly Remuneration		Meeting Allowance		Monthly Remuneration		Meeting Allowance	
	Chairman	Director / Member	Chairman	Director / Member	Chairman	Director / Member	Chairman	Director / Member
2) Audit Committee	60,000	50,000	10,000	10,000	60,000	50,000	10,000	10,000
3) Risk Oversight Committee	45,000	35,000	5,000	5,000	45,000	35,000	5,000	5,000
4) Nomination, Compensation and Corporate Governance Committee	45,000	35,000	5,000	5,000	45,000	35,000	5,000	5,000
5) Technology Committee	45,000	35,000	5,000	5,000	45,000	35,000	5,000	5,000
6) Corporate Social Responsibility Committee	45,000	35,000	5,000	5,000	45,000	35,000	5,000	5,000

Remarks

1. Directors who are the executives of SCBX group companies shall not be entitled to remuneration as directors.
2. Committee members who are the executives of Bank and SCBX group companies shall not be entitled to remunerations of the Board committees.

2. Directors' Bonus based on the year 2025 Operational Results: at the rate of not more than Baht 37.99 million to be allocated among directors at their discretion. (Directors' Bonus based on the year 2024 Operational Results amounted to Baht 32 million).

Furthermore, directors of the Bank are entitled to receive other benefits and welfare in accordance with the Bank's regulations stipulated pursuant to Article 22 of the Bank's Articles of Association.

Board's Recommendation: The Board concurred with the Nomination, Compensation and Corporate Governance Committee's recommendation that the meeting of shareholders should consider and approve the remuneration of members of the Board and the Board committees for the year 2026, as well as the directors' bonus based on the year 2025 operational results, as proposed.

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.

Agenda No. 6 To consider and appoint the auditors and fix the audit fee for the year 2026

Rationale: The Audit Committee considered the performance of the auditors in the past year and was of the view that the auditors of the Bank and the Bank's subsidiaries demonstrated high standard of work and independence and duly performed duties under their responsibilities as well as were able to finish the review and audit of the financial statements in time. In addition, the Audit Committee, after due consideration, was of the view that the audit fee for the year 2026 was suitable in light of the scope of audit. Therefore, the Audit Committee recommended the Board to propose the auditor appointment and the audit fee for the year 2026 to the shareholders for consideration as detailed below.

1. To appoint the following auditors from KPMG Phoomchai Audit Limited as the Bank's auditors for the year 2026.

(1) Miss Orawan Chunhakitpaisan	License no. 6105 (She has signed the Bank's financial statements since the year 2021); or
(2) Miss Pantip Gulsantithamrong	License no. 4208 (She has never signed the Bank's financial statements); or
(3) Miss Thitima Pongchaiyong	License no. 10728 (She has never signed the Bank's financial statements); or
(4) Miss Orawan Chotiwiriyakul	License no. 10566 (She has never signed the Bank's financial statements).

Profiles of the auditors which provide details regarding their work experience and independence are enclosed herewith.

The above-named auditors and KPMG Phoomchai Audit Limited do not have any relationship or interest or transaction that may create a conflict of interest with the Bank, the Bank's subsidiary companies, executives, major shareholders or any persons related thereto; and the Bank of Thailand has already granted approval for the appointment of these 4 auditors for the year 2026.

KPMG Phoomchai Audit Limited or its network is the auditor of all of the Bank's branches and subsidiary companies, except the Bank's subsidiary companies in Republic of the Union of Myanmar, in order to comply with the supervisory regulations applicable to commercial banks in the country where such subsidiary companies are located.

2. To fix the audit fee for the year 2026 at Baht 23.13 million and acknowledge the non-audit fee at Baht 14.75 million as follows:

The Bank and foreign branches	2026 (Proposed) (Million Baht)	2025 (Million Baht)	Change from 2025 (Percentage)
Audit Fee	23.13	23.47	(1.4)
- The Bank	14.66	14.40	1.8
- Foreign branches	8.47	9.07	(6.6)
Non-Audit Fee	14.75	13.60	8.5
Total	37.88	37.07	2.2

The audit fee of the Bank and its foreign branches for 2026 totals Baht 23.13 million, a decrease of Baht 0.34 million or 1.4 percent from 2025, primarily attributable to a reductimeon in the audit fee of foreign branches as a result of lower business volume. Other service fees of the Bank and its foreign branches for 2026 amount to Baht 14.75 million, an increase of Baht 1.15 million or 8.5 percent from the actual service fees paid in 2025 due to a higher volume of related work to be undertaken in 2026 such as asset revaluation.

In addition, it is proposed that the meeting of shareholders acknowledge the preliminary audit fee of subsidiaries which total Baht 6.30 million, a decrease of Baht 0.59 million or 8.6 percent from 2025 due to lower business volume following the restructuring of subsidiaries, and other service fees of Baht 5.32 million for 2026, an increase of Baht 1.49 million from the other service fees actually incurred in 2025 due to a higher volume of work covered under other service fees of subsidiaries in 2026 as compared to 2025 such as penetration tests to identify system access vulnerabilities.

Board's Recommendation: The Board concurred with the Audit Committee's recommendation that the meeting of shareholders should approve the appointment of the auditors from KPMG Phoomchai Audit Limited, namely Miss Orawan Chunhakitpaisan with her license no. 6105, or Miss Pantip Gulsantithamrong with her license no. 4208, or Miss Thitima Pongchaiyong with her license no. 10728, or Miss Orawan Chotiwiriyakulwith her license no. 10566, as the Bank's auditors for the year 2026, with the Bank's audit fee of Baht 23.13 million for the year 2026. The Board also recommended that shareholders should acknowledge the preliminary audit fee for the Bank's subsidiary companies for the year 2026 in the amount of Baht 6.30 million, which altogether makes the total audit fee of the Bank and its subsidiary companies for the year 2026 Baht 29.43 million, as well as other service fees of the Bank and its subsidiary companies for the year 2026 in the amount of Baht 20.07 million.

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

All shareholders are hereby invited to attend the meeting at the date and time mentioned above. The Bank will convene the shareholders' meeting via electronic means (e-meeting) only. The Bank's has not arranged an additional place or meeting room to support attendance by the shareholders. The registration, vote casting, and vote counting of the meeting will be carried out via electronic means only. The Bank requires the shareholders or proxies who intend to attend the meeting via electronic means to study and comply with the guidelines for meeting registration, proxy appointment, vote casting and counting and Inventech Connect e-Meeting Guide (as detailed in Accompanying Documents for Attending the Meeting 1 and 6)

If a shareholder is not available to attend the meeting, the shareholder can appoint an independent director of the Bank to attend the meeting and cast votes on the shareholder's behalf. The nominated independent directors are (1) Mr. Chaovalit Ekabut and (2) Mr. Prasong Vinaiphat (as detailed in Accompanying Documents for Attending the Meeting 2) (Please study details of each agenda before granting proxy according to the guidelines for meeting registration, proxy appointment, vote casting and counting as mentioned above). The shareholder is requested to fill in and sign Proxy Form B, and deliver Proxy Form, including the questions in respect of the agenda of the Annual General Meeting of Shareholders (if any) to the Company Secretary by mail at the following address: Company Secretary, Siam Commercial Bank Public Company Limited, No. 9, Corporate Office, 14th Floor, Zone A, Ratchadapisek Road, Chatuchak, Bangkok 10900 or via email to company_secretary@scb.co.th by 17 March 2026.

Please note that the book shall remain closed from 4 March 2026 until the end of the meeting date to determine a record of shareholders eligible to attend the Annual General Meeting of Shareholders No. 203. The registration system will be available from 13 March 2026 at 8.30 hours until the end of the Meeting on 20 March 2026. Once the Bank has verified the list and the correctness and completeness of the documents of the shareholders or proxies who intend to attend the meeting, the Bank will send a username, password, and weblink to each shareholder via the email address that the shareholder provided. This Notice to Annual General Meeting of Shareholders No. 203 and supporting documents have been posted on the Bank's website from 11 March 2026. Kindly note that the Annual Report and Financial Statements for the year 2025 can be accessed by scanning the QR code enclosed herewith.

Yours faithfully,

The Siam Commercial Bank Public Company Limited

-Signature-

(Mrs. Siribunchong Uthayophas)

Company Secretary

by the instruction of the Board of Directors

Corporate Office

Tel: 0-2544-3445 and 0-2544-4217

With consideration to the privacy of the Bank's shareholders, directors, personnel, including customers, the Bank has produced the SCB Privacy Notice for your acknowledgement of the Bank's policy in relation to the collection, use, and disclosure of your personal data in accordance with the Personal Data Protection Act B.E. 2562 (A.D. 2019) and other relevant laws and regulations. For more details, please see the SCB Privacy Notice on the Bank's website www.scb.co.th to understand how the Bank collects, uses, and discloses your personal data and your legitimate rights thereunder. In case you grant proxy to another person for attending this AGM on your behalf, please notify that person of the Bank's policy according to the SCB Privacy Notice.

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Minutes of the Annual General Meeting of Shareholders No. 202

Via Electronic Means (e-AGM)

The Siam Commercial Bank Public Company Limited

Friday, 21 March 2025

Thai Panich 1 Conference Room, Head Office

9 Ratchadapisek Road, Jatujak District, Bangkok

Mr. Apisak Tantivorawong, Chairman of the Board of Directors, presided over as Chairman of the meeting. The directors, executives, and auditor who attended the meeting, either in person at the meeting place or through electronic means, were as follows:

Directors in attendance:

1.	Mr. Apisak	Tantivorawong	Chairman of the Board and Independent Director
2.	ACM. Satitpong	Sukvimol	Director and Member of the Corporate Social Responsibility Committee
3.	Pol. Col. Thumnithi	Wanichthanom	Director, Chairman of the Corporate Social Responsibility Committee, and Member of the Executive Committee
4.	Mr. Kan	Trakulhoon	Independent Director, Chairman of the Executive Committee, and Chairman of the Nomination, Compensation and Corporate Governance Committee
5.	Mr. Chaovalit	Ekabut	Independent Director and Chairman of the Audit Committee
6.	Mr. Pasu	Decharin	Independent Director, Chairman of the Risk Oversight Committee, and Member of the Audit Committee
7.	Mr. Arthid	Nanthawithaya	Director, Member of the Executive Committee, and Member of the Technology Committee
8.	Mr. Kris	Chantanotoke	Director, Chief Executive Officer, Member of the Executive Committee, Member of the Risk Oversight Committee, Member of the Technology Committee, and Member of the Corporate Social Responsibility Committee

Directors attending via electronic means:

1.	Mr. Thaweesak	Koanantakool	Independent Director, Chairman of the Technology Committee, Member of the Nomination, Compensation and Corporate Governance Committee, and Member of the Corporate Social Responsibility Committee
2.	Mr. Prasan	Chuaphanich	Director and Member of the Executive Committee
3.	Mr. Chakkrit	Parapuntakul	Director and Member of the Risk Oversight Committee

4.	Miss Lackana	Leelayouthayotin	Independent Director and Member of the Nomination, Compensation and Corporate Governance Committee
5.	Mr. Prasong	Vinaiphat	Independent Director and Member of the Nomination, Compensation and Corporate Governance Committee
6.	Mrs. Prisana	Praharnkhasuk	Independent Director and Member of the Audit Committee
7.	Miss Kulaya	Tantitemit	Director, Member of the Risk Oversight Committee, and Member of the Corporate Social Responsibility Committee

There were 15 directors of the Bank attending this meeting, representing 100 percent of the total Board of Directors.

Executives in attendance:

1.	Miss Pornpat	Ongnithiwat	Chief Financial Officer
2.	M.L. Chiradej	Chakrabandhu	Chief Risk, Legal and Compliance Officer
3.	Mr. Ekkapol	Apinun	Head of Legal
4.	Mr. Patiphan	Lerdprasertsiri	EVP, Consumer Banking Strategy & Program Office
5.	Mr. Chalitti	Nuangchamnong	EVP, Securities and Corporate Law Division
6.	Miss Saowanee	Ngowsirimanee	FSVP, Strategic Planning and Customer Experience
7.	Mr. Krasae	Rangsipol	FSVP, Strategic Planning Division
8.	Miss Pawinee	Chayavuttikul	FSVP, Finance Function

Auditor in attendance from KPMG Phoomchai Audit Limited:

Miss Orawan	Chunhakitpaisan	Certified Public Accountant, License No. 6105

The Company Secretary (Mrs. Siribunchong Uthayophas) informed the meeting that 47 shareholders were present in person and by proxy, altogether holding 3,384,789,205 shares, equivalent to 99.57 percent of total outstanding shares, thus constituting a quorum of the meeting pursuant to the Bank's Articles of Association. The Chairman then declared the Annual General Meeting of Shareholders No. 202 open.

The meeting convened at 13.00 hours.

The Chairman of the meeting stated that the meeting via electronic means, in accordance with the relevant laws and regulations.

The Chairman introduced to the meeting the directors, executives and the auditor of the Bank who attended this meeting, and also informed the meeting that the Bank assigned KPMG Phoomchai Audit Limited to observe the registration and vote counting throughout the meeting.

The Chairman then asked the Company Secretary to inform the meeting of the procedural guidelines applied as the rules for vote casting as summarized below:

According to Article 38 of the Bank's Articles of Association, a decision or resolution of the meeting of shareholders shall be made by voting, and one share shall be counted as one vote, notwithstanding the manner of voting. In voting for each agenda item via the e-Meeting system, after the Chairman asked the shareholders to cast a vote, the shareholders or proxies shall select only one of the three voting choices, which were Approve, Disapprove and Abstain. Vote could be changed all the time until such agenda item was closed for voting. In case that the shareholders or proxies neither selected any of the above-mentioned voting choices or chose to cancel vote, it shall be deemed that the shareholders or proxies cast approval votes on such agenda items. In the event that a shareholder had appointed a proxy to attend the meeting and had marked his/her votes for agenda items in the proxy form in accordance with applicable rules, the Bank would not give the proxy a permission to vote in respect of such agenda items because the Bank had already recorded such votes as marked by the shareholder. A proxy entrusted by several shareholders could switch account to access respective shareholder's account.

The vote counting for each agenda item in this meeting could be divided into two categories according to the Public Limited Companies Act B.E. 2535 as follows:

1. For agenda items which require a simple majority of the votes of shareholders who attend the meeting and cast their votes, i.e. agenda item number 2, 3, 4 and 6, only the approval and disapproval votes of the shareholders who are entitled to vote will be applied as the base number of votes for calculation purposes, while abstention votes will be excluded.

2. For an agenda item which requires the votes of not less than two-thirds of the total number of votes of shareholders who attend the meeting, i.e. agenda item no. 5, the total number of votes of the shareholders who attend the meeting will be applied as the base number of votes for calculation purposes.

Upon completion of the vote counting of each agenda item, the Company Secretary would inform the meeting of the voting results before proceeding with a subsequent agenda item. The voting results of all agenda items will be disclosed in the meeting minutes. The total number of shareholders or proxies for each agenda item may vary since some shareholders or proxies may attend the meeting after meeting commencement or leave the meeting before meeting adjournment. In the event that any shareholder or proxy leaves the meeting before meeting adjournment, their votes will be annulled for the remaining agenda items that have not yet been voted for accurate calculation of voting.

Any inquiry or opinion can be expressed in two ways, namely (1) sending messages via the Q&A interface and (2) making a live inquiry via the VDO conference interface. The questions sent via the Q&A interface will then be gathered and be pronounced by the Company Secretary so that such questions are answered at the meeting. In order to conclude the meeting within the scheduled time, questions answered at the meeting will be those related to agenda items. Other questions which are not explained during the meeting will be collected and addressed in the attachment to the meeting minutes.

The Chairman then requested the meeting to consider the matters on the agenda according to the notice of the meeting as follows:

Agenda No. 1 To acknowledge the Annual Report of the Board of Directors

The Chairman invited the Chief Executive Officer (Mr. Kris Chantanotoke) to give a detailed presentation in respect of this agenda item to the meeting.

The Chief Executive Officer presented to the meeting the 2024 annual report of the Board of Directors in relation to 2024 performance overview as summarized below.

In 2024, SCB operated amidst a highly uncertain economic environment. While the Thai economy benefited from growth in tourism, domestic consumption, and continued expansion of exports, it faced challenges from various economic conditions and factors.

The first factor was the gradual recovery of the Thai economy, which, although growing in 2024, remained at a low level compared to its potential. Additionally, the household debt-to-GDP ratio, which was high at around 90 percent, burdened households with a significant debt repayment load, affecting purchasing power, especially among low-income groups. Given these factors, the Bank chose to focus on credit growth that provided returns within acceptable risk levels, emphasizing lending to businesses with potential and customers capable of repaying their debts. Furthermore, the Bank supported customers in overcoming these challenges by implementing various financial assistance measures to mitigate the impact of adverse situations. These measures included debt repayment deferrals and interest rate reductions for individuals and businesses affected by flooding, as well as extending loan repayment periods to ease financial burdens. Additionally, the Bank reduced lending rates in line with the Monetary Policy Committee's policy rate cuts to lower interest burdens for both retail and business customers, with a commitment to supporting customers in recovering from challenges and maintaining stable business operations.

In addition, the Bank placed importance on responsible lending practices in accordance with the guidelines of the Bank of Thailand, taking into account customers' ability to repay their debts. The Bank also promoted fair access to credit, reduced the risk of over-indebtedness, and helped build wealth for all customer segments by developing financial products that aligned with customers' financial goals, as well as encouraging saving and investing to increase asset value in the long term.

Another factor impacting the Bank's operations was the shift in consumer behavior, with an increasing preference for purchasing goods and services online. As a result, the Bank focused on developing digital technology to enhance and improve its digital platform, allowing for the faster and more precise delivery of products that met individual customer needs. This included the use of Artificial Intelligence (AI) and Machine Learning (ML) technologies to analyze and present financial products tailored to the specific needs of individual customers, as well as leveraging data insights to understand customer behavior and offer the most suitable products. This approach also enhanced financial and investment advisory services, enabling customers to make quick and accurate decisions.

Regarding the factors of change driven by technology disruption as well as competition in the financial industry, the Bank prepared to face competition from new players, including Fintech providers and virtual banks. The Bank developed digital technology to maintain the stability of its IT systems and enhance cybersecurity to effectively address increasingly complex cyber threats. In addition, the Bank enhanced its digital technology capabilities and expanded its digital customer base to cover all customer segments. It also developed a financial business ecosystem to enable customers to access services more easily.

In regard to climate change, the Bank set a goal to achieve operational net-zero greenhouse gas emissions and supported sustainable financing, placing significant emphasis on promoting sustainable growth through environmentally friendly initiatives. This included providing loans and investing in projects that reduced greenhouse gas emissions, promoted renewable energy, and developed sustainable infrastructure. The Bank also offered financial products tailored to the transition toward a green economy, such as Green Bonds. In 2023-2024, the Bank approved sustainable finance totaling Baht 145 billion, progressing toward its target of Baht 150 billion for 2023-2025. Additionally, the Bank was committed to supporting customers across all business sectors in raising awareness and adapting to more environmentally conscious practices, aiming to minimize environmental impacts and generate positive long-term effects on society.

Highlights of the Bank's initiatives in 2024 which were undertaken to build a solid foundation for its future growth included:

- "Digital Bank with Human Touch" Strategy – The Bank continued to advance this core strategy by integrating cutting-edge digital technology with attentive and holistic customer service that understood and addressed customers' needs in every dimension. Additionally, the Bank delivered seamless omnichannel, integrated service experiences across all channels to customers, whether through digital platforms, bank branches, or in-depth consultations from experts. This ensured that customers received a smooth, fast, and secure experience that met all their financial lifestyle needs.

- Leveraging AI/ML to Enhance Service Delivery – The Bank utilized AI/ML to analyze customer needs and provide tailored solutions swiftly and accurately. This also helped accelerate the loan approval process and improved debt collection efficiency, leading to more effective risk management.

- Process Automation – The Bank focused on automating processes to eliminate unnecessary steps and tasks that did not add value, aiming to enhance service speed. The bank targeted transforming manual work into automation, reducing it from 49 percent in 2024 to 30 percent by 2025.

- Organizational and Employee Transformation – The Bank transformed its organizational and employee work approaches to improve work efficiency by upskilling and reskilling employees in critical digital competencies. This enabled them to leverage technology to its full potential in driving their work. The bank also adjusted its way of working to allow employees to showcase their full potential, reduced barriers between departments, and fostered collaboration. It nurtured organizational culture through the ISCB values (Integrity First, Sustainability to the Core, Customer-Centric Innovation, Building Our People) and Leadership DNA.

- ESG Leader – The Bank aimed to become an industry leader in green financing, supporting businesses that prioritized environmental, social, and governance (ESG) factors through sustainable financial products. It also drove the long-term growth of the country by supporting projects that reduced carbon emissions and fostered a sustainable society, further reinforcing its role as a financial institution committed to contributing to Thailand's sustainability.

In 2024, the Bank achieved a stellar performance and all of its established targets. Net interest income stood Baht 104.6 billion, increased 0.7 percent YOY, driven by net interest margin (NIM) expansion from an upward interest rate trend and pricing discipline. Net profit amounted to Baht 49 billion, growing by 2.7 YOY, due to the higher net interest income from the increased interest rate margin, effective cost control, and improved operational efficiency through the use of digital technology. The Bank's cost-to-income (C/I) ratio decreased to 38.5 percent due to efficient cost management. As a result, the Bank's return on equity (ROE) remained strong at 11.4 percent. Additionally, the Bank saw a 10 percent growth in investment assets under advisory (Investment AUA) compared to the previous year and provided a total of Baht 145 billion in sustainable loans to support customers on their sustainability journey.

The Bank's efforts to enhance its operational capabilities with the aim of building a solid foundation were met with satisfactory success. For example, SCB Easy's downtime was reduced from 5 hours to 1 hour, digital revenue increased from 7.7 percent in 2023 to 15 percent in 2024, manual work was reduced from 67 percent to 49 percent through the implementation of process automation, and the Employee Net Promoter Score (ENPS) surged from +33 to +44.

Moving forward in 2025, The bank has adopted the "Digital Bank with Human Touch" strategy to position itself as a "Universal Digital Bank that leads in wealth management while delivering seamless, integrated service experiences across all channels to customers". Over the next three years (2025–2027), the strategy will focus on strengthening three core areas:

- Driven Customer Strategy with Credit Efficiency Focus – The Bank will offer financial solutions that are tailored to the needs, value, and risk level of target customers, allowing the Bank to effectively meet customer demands in a comprehensive and precise manner. This is alongside maintaining loan quality, managing credit costs efficiently, and improving debt collection efficiency to reduce credit risk and strengthen the bank's long-term financial stability. Furthermore, wealth management will remain one of the core businesses the bank continues to prioritize, with expectations for significant growth in fee-based income.

- Productivity Optimization – The Bank will enhance operational efficiency to maintain an optimal C/I ratio while strengthening the Bank's long-term competitiveness. This will be achieved through effective productivity improvements and resource management in two key areas; (1) Human Resources: integrating technology into workflows alongside skill development and fostering a positive organizational culture. (2) IT: focusing on excellence in system stability, cybersecurity, and service quality by optimizing workflows for maximum efficiency. This includes modernizing IT infrastructure within a cost-effective framework and increasing the proportion of automated processes by utilizing digital technologies.

- AI - First Bank – To become an AI-driven bank, the Bank is investing in foundational technologies to enable the integration of AI across all operations. This includes the core banking system and the development of a centralized database that is accurate, secure, and operates in real-time. AI will be further utilized to analyze and leverage the vast amount of data the bank possesses. Additionally, AI will be employed to enhance efficiency in key areas, such as loan approvals, debt collection, fraud, risk assessment, employee productivity, and developing a deeper understanding of customers. This will enable the delivery of hyper-personalized products and services quickly and effectively. By using AI as a driving mechanism, the Bank aims to achieve efficient cost management, improve customer and employee satisfaction, and create new revenue opportunities.

The Bank's business goals for 2025 were focused on achieving the return on equity (ROE) at more than 10 percent, maintaining the quality of its loan portfolio by reducing credit costs by 10-20 bps from 2024, where the credit cost was 120 bps, reducing the C/I ratio to below 38-39 percent, and growing the digital revenue proportion to above 25 percent of the total revenue through the use of a better brain to boost revenue and digital sale. Additionally, the Bank also targeted to grow its Investment AUA by more than 10 percent, striving to become the number one wealth management leader.

Thereafter, the Chairman invited shareholders to ask questions. Those queries were summarized below.

1. Miss Wararat Sriitsaranusorn, a shareholder, inquired as follows:

1.1 How has the emergence of commercial virtual banks, envisaged as prime competitors to traditional banks due to their lower C/I ratio, prompted the SCB to prepare for strategic management of cost reduction in order to achieve its set C/I ratio target and strive for a competitive advantage over the virtual banks?

The Chief Executive Officer explained that, according to the content said earlier to the shareholders, SCB clearly has strategies in place for adopting a digital bank with a human touch. It also focuses on business operations under appropriate risk management frameworks to achieve a competitive advantage over virtual banks. The Bank has considered cost reduction, digital tool development, and digital revenue growth. As part of its operational plans, the Bank has implemented two main cost management strategies: system development costs and human resource development costs. Over the past three years, the C/I ratio has consistently decreased from 41 percent to 38-39 percent. In 2025, the Bank aims to reduce the C/I ratio to 35 percent or lower by increasing the efficiency of its people and systems for better cost management. Additionally, the Bank has set a target of increasing digital revenue by 25 percent in 2025. If successful, this would demonstrate the Bank's strength and readiness to compete with virtual banks in 2026, as well as any upcoming financial business platforms.

1.2 Based on the Bank's mission to be an AI-first bank, what goals will be focused on, and will any specific areas receive additional investment to achieve these goals?

The Chief Executive Officer explained that, the Bank's mission to become an AI-first bank aligns with the policy of SCB X Public Company Limited, which focuses on leveraging artificial intelligence technology to enhance operational efficiency. Currently, the Bank has deployed AI to screen, analyze, and evaluate all retail loans, in addition to using it in debt tracking and collection. This includes determining target groups, as well as defining the timing and methods most effective for achieving successful debt recovery. In addition, the Bank is upgrading its core banking system to improve the efficiency of its data storage infrastructure. The goal is to utilize AI to process all data within the Bank's database, mapping the customer journey to help design and develop products and services that meet customer needs and create a positive experience. This will be achieved through all sales channels working seamlessly together in an omni-channel approach.

The Chairman thanked the shareholders for their questions which helped the Bank in recognizing various issues and identifying service improvement solutions.

Since there were no further questions raised by any shareholder on this agenda item, which was a matter for acknowledgement only, the Chairman proposed that the meeting acknowledge the Annual Report of the Board of Directors without voting.

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

Agenda No. 2 To consider and approve the financial statements for the year ended 31 December 2024

The Chairman invited the Chief Executive Officer (Mr. Kris Chantanotoke) to give a detailed presentation in respect of this agenda item to the meeting.

The Chief Executive Officer proposed for the meeting's consideration and approval of the audited financial statements for the year ended 31 December 2024 as shown in the Annual Report which had been provided to shareholders together with the notice of the meeting. Details were as summarized below:

The Bank's total assets stood at approximately Baht 3.3 trillion, an increase of 0.8 percent YOY, while total loans amounted to approximately Baht 2.3 trillion, decreased by 2.1 percent YOY mainly from a decline in automobile loans and unsecured personal loans. This was a result of the Bank implementing a conservative lending policy and adjusted its loan portfolio with due considerations of risks and returns. Total deposits increased by 1.1 percent to approximately Baht 2.5 trillion, particularly driven by business customer deposit accounts.

Profitability-wise, the Bank's 2024 consolidated net profit was reported at approximately Baht 49 billion, an increase of 2.7 percent YOY from higher net interest income driven by net interest margin expansion. This was supported by effective control of operational expenses, improved work efficiency through the use of digital technology, and the automation of work processes.

For other financial performance metrics, the Bank's return on equity (ROE) was 11.4 percent, and its return on assets (ROA) was 1.5 percent, both higher compared to 2023, due to a result of improved profitability driven by the aforesaid factors. The non-performing loan (NPL) remained relatively stable YOY at 3.3 percent with a strong coverage ratio of 152.3 percent. Meanwhile, the Bank's capital adequacy ratio (CAR) improved to 18.5 percent from 18.0 percent in 2023, indicating a strong capital position.

Since there were no further questions or opinions raised by any shareholder, the Chairman requested the meeting to approve the financial statements for the year ended 31 December 2024 as proposed.

The meeting of shareholders resolved to approve the financial statements for the year ended 31 December 2024 with the majority votes of the shareholders who attended the meeting and cast their votes as follows:

Approved	3,384,396,991	votes	equivalent to	99.9957	percent
Disapproved	145,400	votes	equivalent to	0.0042	percent
Abstained	6,512	votes			

Agenda No. 3 To consider and approve the dividend payment and acknowledge the allocation of the Bank's remaining profit for the operational results of the year 2024 after the dividend payment to Common Equity Tier 1 (CET1) under Tier 1 capital

The Chairman invited the Chief Executive Officer (Mr. Kris Chantanotoke) to give a detailed presentation in respect of this agenda item to the meeting.

The Chief Executive Officer reported to the meeting that, according to the Bank's unconsolidated (bank-only) financial statements, the Bank had a net profit for the year ended 31 December 2024 in the amount of Baht 48,751 million (a net profit attributable to the Bank's shareholders shown in the consolidated financial statements is Baht 49,233 million) and has no accumulated loss. Therefore, the Bank could consider paying the dividend to shareholders pursuant to applicable laws and the Bank's Articles of Association. The Bank has a policy to pay maximum dividend with consideration for prudential capital levels and regulatory requirements.

The Bank then proposed the dividend payment from the year 2024 operational results to the holders of preferred and ordinary shares at the rate of Baht 11.47 per share which totaled Baht 38,989 million and was equivalent to 80.0 percent of the Bank's 2024 unconsolidated net profit or 79.2 percent of the Bank's 2024 consolidated net profit. As the interim dividend of Baht 2.00 per share was distributed to the holders of preferred and ordinary shares on 18 September 2024, the holders of preferred and ordinary shares would then be paid the remaining dividend of Baht 9.47 per share, totaling approximately Baht 32,190 million. Such dividend payment would be made only to the shareholders entitled to receive dividend according to the Bank's Articles of Association, whose names appear in the shareholders register book as of the book closing date on which the list of shareholders entitled to the dividend was determined, which was 5 March 2025. The dividend payment would be made on 2 April 2025.

The meeting was additionally requested to acknowledge that the remaining profit for the operational results of the year 2024 after the dividend payment would be allocated to Common Equity Tier 1 (CET1) under Tier 1 capital. As a result, the Bank's total capital as of 31 March 2025 (by estimation) would be Baht 407,733 million, representing 18.9 percent of the estimated risk-weighted assets as of 31 March 2025, while the CET1 capital would be Baht 383,981 million, representing 17.8 percent of the estimated risk-weighted assets as of 31 March 2024.

Since there were no further questions and opinions raised by any shareholder, the Chairman requested the meeting to approve the dividend payment and acknowledge the allocation of the Bank's remaining profit for the operational results of the year 2024 after the dividend payment to Common Equity Tier 1 (CET1) under Tier 1 capital.

The meeting of shareholders resolved to approve the dividend payment and acknowledge the allocation of the Bank's remaining profit for the operational results of the year 2024 after the dividend payment to Common Equity Tier 1 (CET1) under Tier 1 capital with the majority votes of shareholders who attend the meeting and cast their votes as follows:

Approved	3,384,396,991	votes	equivalent to	99.9957	percent
Disapproved	145,400	votes	equivalent to	0.0042	percent
Abstained	6,512	votes			

Agenda No. 4 To consider and elect the directors in replacement of those retiring by rotation

Since the Chairman of the Nomination, Compensation and Corporate Governance Committee (Mr. Kan Trakulhoon) was one of the directors having interests therein, the Chairman then give a detailed presentation in respect of this agenda item to the meeting.

The Chairman of the Nomination, Compensation and Corporate Governance Committee (without participation by directors having interests therein) had deliberated on the director election to fill the vacancies in accordance with the director nomination procedure specified in the Bank's Corporate Governance Policy and Articles of Association and proposed for the meeting's consideration the election of directors to replace the five directors who retired by rotation at this AGM, namely 1) Mr. Kan Trakulhoon 2) Mr. Prasan Chuaphanich 3) Mr. Chaovalit Ekabut 4) Mr. Thaweesak Koanantakool and 5) Miss Lackana Leelayouthayotin. Additionally, there is one vacant position due to the resignation of a director, which will also reach the end of its term at this meeting.

After due consideration, the Nomination, Compensation and Corporate Governance Committee was of the view that the meeting should elect 5 directors to replace the vacant due to the directors retiring by rotation, namely 1) Mr. Kan Trakulhoon 2) Mr. Prasan Chuaphanich and 3) Mr. Chaovalit Ekabut 4) Mr. Supot Tiarawut and 5) Mr. Surasak Kaoroptham. No nominations were made to fill the vacancy due to the resignation of a director. The Board (without participation by directors having interests therein) concurred with the proposal of the Nomination, Compensation and Corporate Governance Committee that the three directors to retire by rotation, namely 1) Mr. Kan Trakulhoon 2) Mr. Prasan Chuaphanich and 3) Mr. Chaovalit Ekabut, should be re-elected to continue their office for another term and that the two candidates, namely 1) Mr. Supot Tiarawut and 2) Mr. Surasak Kaoroptham, should be elected as a director.

The Board was of the view that these three directors and the two candidates possessed appropriate qualifications, experience, and abilities that were beneficial to the Bank. Furthermore, all of them were fully qualified to be the Bank's directors or independent directors pursuant to applicable laws, the Bank's Articles of Association, and the Board Charter, and had been endorsed by the board of directors of SCB X Public Company Limited and the relevant regulatory authority.

Since there were no questions or opinions raised by any shareholder, the Chairman requested the meeting to elect the six directors as proposed.

The meeting of shareholders resolved to elect the five directors on an individual basis, with the majority votes of the shareholders who attended the meeting and cast their votes as follows:

1. Mr. Kan Trakulhoon (director)

Approved	3,384,396,991	votes	equivalent to	99.9955	percent
Disapproved	151,912	votes	equivalent to	0.0044	percent
Abstained	0	votes			

2. Mr. Prasan Chuaphanich (director)

Approved	3,384,396,991	votes	equivalent to	99.9955	percent
Disapproved	150,112	votes	equivalent to	0.0044	percent
Abstained	1,800	votes			

3. Mr. Chaovalit Ekabut (independent director)

Approved	3,384,396,991	votes	equivalent to	99.9955	percent
Disapproved	150,112	votes	equivalent to	0.0044	percent
Abstained	1,800	votes			

4. Mr. Supot Tiarawut (independent director)

Approved	3,384,396,991	votes	equivalent to	99.9957	percent
Disapproved	145,400	votes	equivalent to	0.0042	percent
Abstained	6,512	votes			

5. Mr. Surasak Kaoroptham (director)

Approved	3,384,396,991	votes	equivalent to	99.9957	percent
Disapproved	145,400	votes	equivalent to	0.0042	percent
Abstained	6,512	votes			

Agenda No. 5 To consider and approve the directors' remuneration for the year 2025 and the directors' bonus based on the year 2024 operational results

The Chairman invited the Chairman of the Nomination, Compensation and Corporate Governance Committee (Mr. Kan Trakulhoon) to give a detailed presentation in respect to this agenda item to the meeting.

The Chairman of the Nomination, Compensation and Corporate Governance Committee then proposed for the meeting's consideration and approval the remuneration for members of the Board and the Board Committees for the year 2025 and the directors' bonus based on the year 2024 operational results as follows:

1. 2025 Remuneration of Directors: The Chairman of the Board will receive Baht 200,000 per month, an increase from Baht 150,000 per month, and each director will receive Baht 120,000 per month, an increase from Baht 100,000 per month, compared to the year 2024.

2. 2025 Remuneration of Board Committee Members: Details of which are as follows:

Board Committees	Remuneration					
	Year 2025 (Proposed Year)		Year 2024		Change from Year 2024	
	Monthly Remuneration (Baht/Month)	Attendance Fee (Baht/Meeting)	Monthly Remuneration (Baht/Month)	Attendance Fee (Baht/Meeting)	Monthly Remuneration (Baht/Month)	Attendance Fee (Baht/Meeting)
Executive Committee						
- Chairman	100,000	10,000	150,000	-	(50,000)	10,000
- Members	80,000	10,000	100,000	-	(20,000)	10,000
Audit Committee						
- Chairman	60,000	10,000	75,000	15,000	(15,000)	(5,000)
- Members	50,000	10,000	50,000	10,000	-	-
Risk Oversight Committee						
- Chairman	45,000	5,000	45,000	15,000	-	(10,000)
- Members	35,000	5,000	30,000	10,000	5,000	(5,000)
Nomination, Compensation and Corporate Governance Committee						
- Chairman	45,000	5,000	45,000	15,000	-	(10,000)
- Members	35,000	5,000	30,000	10,000	5,000	(5,000)
Technology Committee						
- Chairman	45,000	5,000	45,000	15,000	-	(10,000)
- Members	35,000	5,000	30,000	10,000	5,000	(5,000)
Corporate Social Responsibility Committee						
- Chairman	45,000	5,000	45,000	15,000	-	(10,000)
- Members	35,000	5,000	30,000	10,000	5,000	(5,000)

Remarks Committee members who are the executives of Bank and SCBX group companies shall not be entitled to remunerations of the Board committees.

3. Directors' bonus based on the 2024 operational results: at the rate of not more than Baht 32 million to be allocated among directors at their discretion.

4. Other Benefits: Directors of the Bank were entitled to receive other benefits and welfare in accordance with the Bank's regulations stipulated pursuant to Article 22 of the Bank's Articles of Association.

The Chairman stated that the Board, after due consideration, concurred with the Nomination, Compensation and Corporate Governance Committee's recommendation that the meeting of shareholders should approve the remuneration for members of the Board and the Board committees for the year 2025 and the directors' bonus based on the 2024 operational results as proposed in view that the proposed rates were appropriate, commensurate with the directors' duties and responsibilities, and comparable to other major commercial banks.

Since there were no questions or opinions raised by any shareholder, the Chairman requested the meeting to approve the remuneration for members of the Board and the Board committees for the year 2025 and the directors' bonus based on the 2024 operational results as proposed.

The meeting of shareholders resolved to approve the remuneration for members of the Board and the Board committees for the year 2025 and the directors' bonus based on the 2024 operational results with the votes of more than two-thirds of the total number of votes of shareholders who attended the meeting as follows:

Approved	3,384,396,991	votes	equivalent to	99.9957	percent
Disapproved	145,400	votes	equivalent to	0.0042	percent
Abstained	6,512	votes	equivalent to	0.0001	percent
Not entitled to vote	0	vote	equivalent to	0.0000	percent

Agenda No. 6 To consider and appoint the auditors and fix the audit fee for the year 2025

The Chairman invited the Chairman of the Audit Committee (Mr. Chaovalit Ekabut) to give a detailed presentation in respect to this agenda item to the meeting.

The Chairman of the Audit Committee proposed for the meeting's consideration the appointment of auditors and the audit fees for the year 2024 as follows:

1. To appoint auditors from KPMG Phoomchai Audit Limited, namely Miss Orawan Chunhakitpaisan with license no. 6105, or Miss Pantip Gulsantithamrong with license no. 4208, or Miss Thitima Pongchaiyong with license no. 10728, or Miss Orawan Chotiwiriyakul with license no. 10566, as auditors of the Bank for the year 2025. The auditors from KPMG Phoomchai Audit Limited demonstrated the high standard of work and independence, duly performed their duties under their responsibilities, and completed the review and audit of the financial statements in a timely manner. In addition, the auditors and KPMG Phoomchai Audit Limited did not have any relationship or interest or transaction that might create a conflict of interest with the Bank, the Bank's subsidiary companies, executives, major shareholders or any persons related thereto. Moreover, the Bank of Thailand had already granted approval for the appointment of these four auditors as the Bank's auditors for the year 2025.

2. To fix the Bank's audit fee for the year 2025 at Baht 23.47 million, which the audit fee of the Bank and foreign branched for the year 2025 remain unchanged compared to the year 2024. In addition, the meeting of shareholder was requested to acknowledge the 2025 preliminary audit fee of the Bank's subsidiary companies of Baht 6.89 million, unchanged from the year 2024 actual audit fee; and to acknowledge other service fees for 2025 in the amount of Baht 24.13 million, a slight decrease of Baht 0.58 million or 2.40 percent due to the lower volume of

work compared to 2024 in relation to, e.g., consultancy services concerning the improvement of processes and practices for compliance with the applicable standards and the regulations of relevant regulatory authorities.

The Chairman informed the meeting that the Board concurred with the Audit Committee's recommendation that the meeting of shareholders should approve the appointment of the auditors and the audit fee for 2025 as proposed because the auditors from KPMG Phoomchai Audit Limited were independent, suitable and duly performed their duties under their responsibilities, and the said audit fee was appropriate in view of the audit scope, as well as to acknowledge the preliminary audit fee for the Bank's subsidiary companies and other service fees for 2025 as proposed.

Since there were no questions raised by any shareholder, the Chairman requested the meeting to approve the appointment of auditors and the audit fees for the year 2025 as proposed.

The meeting of shareholders resolved to approve the appointment of auditors and the audit fees for 2025 with the majority votes of the shareholders who attended the meeting and cast their votes as follows:

Approved	3,384,396,991	votes	equivalent to	99.9955	percent
Disapproved	150,112	votes	equivalent to	0.0044	percent
Abstained	1,800	votes			

The Chairman informed the shareholders that all items on the agenda as specified in the notice of the meeting were completely considered, and expressed his appreciation to the shareholders for attending the meeting and for their questions and valuable opinions which the Board and management would take into consideration.

The meeting was adjourned at 14.17 hrs.

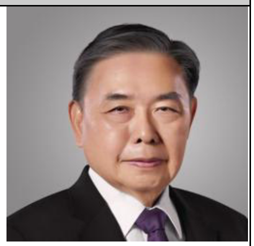
-Signed- Chairman

(Mr. Apisak Tantivorawong)

-Signed- Company Secretary

(Mrs. Siribunchong Uthayophas)

Profiles of the Retiring Directors Proposed for Re-election

Name - Last name	Mr. Apisak Tantivorawong
Type of director Age Nationality	- Chairman of the Board - Independent Director 72 years Thai 
Education	- Bachelor of Engineering (Chemical Engineering), Chulalongkorn University - Master of Business Administration (Industrial Management), University of Tennessee, U.S.A.
Training courses	- Director Certification Program, Thai Institute of Directors Association - Diploma, The Joint State-Private Sector Course (Class 16), The National Defence College of Thailand, The National Defence Studies Institute - Digital Fraud 101, The Siam Commercial Bank PCL - Sustainability Executive Masterclass, The Siam Commercial Bank PCL and McKinsey & Company - Quantum Security Awareness, The Siam Commercial Bank PCL
Date of appointment as director	18 April 2023
No. of years on the Board	2 years 8 months
Experience	- Minister, Ministry of Finance - Independent Director and Chairman of the Audit Committee, PTT Global Chemical Public Company Limited - Chairman of the Executive Committee, SCB X PCL - Chairman of the Board of Directors and Independent Director, S Hotels and Resorts Public Company Limited
Positions in listed companies	- Independent Director, Member of the Executive Committee, and Member of the SCBX Group Control Committee SCB X PCL - Chairman of the Board of Directors and Independent Director, T.K.S. Technologies Public Company Limited
Positions in non-listed companies	- Advisor, Chulavadhana Co., Ltd. - Honorable Committee Members, Chulabhorn Royal Academy Council
Positions in rival companies/bank-related companies	None
Shareholding of SCB	None
% of total shares with voting rights	None
Meeting attendance in 2025	19 out of 19 Board Meetings

Field of expertise/performance during tenure	He has contributed his expertise in economics, finance, banking, risk management, and corporate governance, together with his business management experience in navigating economic and business challenges, to effectively perform his duties and support the Bank's operations, thereby adding significant value to the Board's oversight.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Mr. Apisak Tantivorawong's qualifications are appropriate, in view of the Bank's business, and meet the qualification requirements applicable to independent director as stipulated by relevant laws, the Bank's Articles of Association, and the Charter of the Board of Directors. In addition, he is able to exercise independent judgment and has been endorsed by relevant regulatory authority.

Type of relationship of Independent Director

- Relationship with the Bank/ parent company/ affiliated and associated companies or juristic persons with potential conflicts of interest at present or during the past two years as follows:	
(1) Being executive directors, staff members, employees or advisors who earn salaries from the Bank;	No
(2) Being professional service provider;	No
(3) Having material business relationship with the Bank in such a way that may affect their independence.	None

Remark: Information as of 31 December 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - Last name	Air Chief Marshal Satitpong Sukvimol
Type of director	- Director - Member of the Corporate Social Responsibility Committee 
Age	76 years
Nationality	Thai
Education	Bachelor of Arts (Mass Communication), Chiang Mai University
Training courses	- Flying Training School (Class N. 54-16-3), Royal Thai Air Force - Squadron Officer School (Class 43) - Air Command and Staff College (Class 29) - Air War College (Class 27) - Customer Experience and Value Creation, The Siam Commercial Bank PCL
Date of appointment as director	13 June 2018
No. of years on the Board	7 years 7 months
Experience	- Private Secretary to His Majesty King Maha Vajiralongkorn / Grand Chamberlain, Bureau of the Royal Household
Positions in listed companies	- Chairman of the Board and Member of the CSR Committee for Sustainable Development, Siam Cement PCL - Director, Member of the Corporate Social Responsibility Committee, and Advisory Chairman of the Board of Directors, SCB X PCL
Positions in non-listed companies	- Private Secretary to His Majesty King Maha Vajiralongkorn / Lord Chamberlain, Bureau of the Royal Household - Chairman of the Board and Director-General, Privy Purse Bureau - President Courtier to His Majesty King Maha Vajiralongkorn - Chairman of CPB Equity Co. Ltd. and its groups of companies as assigned - Chairman of the Board, Deves Insurance PCL - Director, Siam Commercial Foundation - Director, Card X Co., Ltd. - Director, SCG Chemicals PCL
Positions in rival companies/bank-related companies	None
Shareholding of SCB	None
% of total shares with voting rights	None

Meeting attendance in 2025	- 18 out of 19 Board Meetings - 1 out of 1 Corporate Social Responsibility Committee Meetings
Field of expertise/performance during tenure	He has brought his knowledge and expertise in organizational management, human resources management, risk management, corporate governance and sustainable development to greatly perform duties and support the Bank's operation which is highly beneficial to the performance of the Board and the Corporate Social Responsibility Committee.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that ACM. Satitpong Sukvimol's qualifications are appropriate, in view of the Bank's business, and meet the qualification requirements applicable to director as stipulated by relevant laws, the Bank's Articles of Association, and the Charter of the Board of Directors. In addition, he has been endorsed by relevant regulatory authority.

Remark: Information as of 31 December 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - Last name	Police Colonel Thumnithi Wanichthanom
Type of director	- Director - Chairman of the Corporate Social Responsibility Committee - Member of the Executive Committee[/1] 
Age	67 years
Nationality	Thai
Education	- Bachelor of Public Administration, Royal Police Cadet Academy - Master of Public Administration, Western Kentucky University, U.S.A.
Training courses	- Customer Experience and Value Creation, The Siam Commercial Bank PCL
Date of appointment as director	13 June 2018
No. of years on the Board	7 years 7 months
Experience	- Deputy Chamberlain, Personal Affairs Division of His Royal Highness the Crown Prince, Bureau of the Royal Household - Chairman of the Executive Committee and Member of the Corporate Social Responsibility Committee, The Siam Commercial Bank PCL - Director, Siam Commercial Foundation - Director, SCB X PCL - Chairman of the Nomination, Compensation and Corporate Governance Committee, Auto X Co., Ltd. - Director, Purple Ventures Co., Ltd.
Positions in listed companies	- Director and Member of the CSR Committee for Sustainable Development, Siam Cement PCL - Chairman of the Board, Chairman of the SCBX Group Control Committee, Chairman of the Corporate Social Responsibility Committee, Member of the Executive Committee, and Member of the Nomination, Compensation and Corporate Governance Committee, SCB X PCL - Director, SCG Packaging PCL
Positions in non-listed companies	- Grand Chamberlain, Bureau of the Royal Household - Director and Senior Deputy Director-General, Privy Purse Bureau - Vice Chairman of the Board, CPB Equity Co., Ltd. and its groups of companies as assigned - Vice Chairman of the Board, Deves Insurance PCL - Director, Alpha X Co., Ltd. - Director and Member of the Risk Oversight Committee, Auto X Co., Ltd.

Positions in non-listed companies	- Director, Member of the Risk Oversight Committee and Member of the Investment Committee, SCB 10X Co., Ltd. - Chairman of the Board, Siam Commercial Foundation - Director-General, Royal Household Command Department, Bureau of the Royal Household
Positions in rival companies/bank-related companies	None
Shareholding of SCB	50 shares
% of total shares with voting rights	0.0%
Meeting attendance in 2025	- 19 out of 19 Board Meetings - 28 out of 28 Executive Committee Meetings - 1 out of 1 Corporate Social Responsibility Committee Meetings
Field of expertise/performance during tenure	He has brought his knowledge and expertise in organizational management, human resources management, risk management, corporate governance and sustainable development to greatly perform duties and support the Bank's operation which is highly beneficial to the performance of the Board, the Executive Committee and the Corporate Social Responsibility Committee.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Pol.Col. Thumnithi Wanichthanom's qualifications are appropriate, in view of the Bank's business, and meet the qualification requirements applicable to director as stipulated by relevant laws, the Bank's Articles of Association, and the Charter of the Board of Directors. In addition, he has been endorsed by relevant regulatory authority.

Remark: Information as of 31 December 2025.

[/1] He resigned as Chairman of the Executive Committee on February 18, 2025, but still serves as a member of the Executive Committee.

Profiles of the Retiring Directors Proposed for Re-election

Name - Last name	Mr. Pasu Decharin
Type of director	- Independent Director - Chairman of the Risk Oversight Committee[/1] - Member of the Audit Committee 
Age	57 years
Nationality	Thai
Education	- Bachelor of Business Administration (General Management), Chulalongkorn University - Master of Business Administration, University of Colorado, Boulder, U.S.A. - Doctor of Philosophy (Technology Management), Asian Institute of Technology
Training courses	- Director Accreditation Program (DAP 121/2015), Thai Institute of Directors Association - Executive Development Program (EDP Class 3), Thai Listed Companies Association - Leadership Development Program (LDP Class 6), Thai Listed Companies Association - Director Certification Program (DCP 280/2019), Thai Institute of Directors Association - Cyber Resilience for Directors of Financial Institutions, Bank of Thailand - Exclusive Workshop for SCB Boardroom: Vision-Driven Purpose, The Siam Commercial Bank PCL and Thai Institute of Directors Association - Bank's Preparations for Compliance with the Personal Data Protection Act (PDPA) and Cyber Security Act, Baker & McKenzie and PwC Thailand - Battle Strategy EPISODE II: Don't Waste a Good Crisis, Kao Hoon Newspaper - Director Leadership Certification Program (DLCP 0/2020), Thai Institute of Directors Association - Ethical Leadership Program (ELP 23/2021), Thai Institute of Directors Association - National Director Conference 2021: Leadership Behind Closed Doors, Thai Institute of Directors Association - Cyber Armor: Capital Market Board Awareness about Capital Market Threat Landscape, The Securities and Exchange Commission - Cyber Armor: Capital Market Board Awareness about Cybersecurity and Intelligence Threats Assessment, The Securities and Exchange Commission - Advanced Audit Committee Program (AACP 44/2022), Thai Institute of Directors Association - Subsidiary Governance Program (SGP 5/2023), Thai Institute of Directors Association - ESG in the Board Room (ESG 0/2023), Thai Institute of Directors Association - Digital Fraud 101, The Siam Commercial Bank PCL

Training courses	- Sustainability Executive Masterclass, The Siam Commercial Bank PCL and McKinsey & Company - Quantum Security Awareness, The Siam Commercial Bank PCL - Intensive Strategic Foresight (ISF), Thai Institute of Directors Association
Date of appointment as director	19 October 2018
No. of years on the Board	7 years 2 months
Experience	- Dean, Faculty of Commerce and Accountancy, Chulalongkorn University - Chairman of the Board and Independent Director, Warrix Sport Co., Ltd. - Independent Director, Member of the Audit Committee and Member of the Risk Oversight Committee, SCB X PCL - Director (without management authority), InnovestX Securities Co., Ltd. - Independent Director, Member of the Audit Committee and Member of the Nomination and Remuneration Committee, Thai Oil PCL - Member, Advisory Council to the Minister of Commerce - Expert Member, The National Board of the Office of SMEs Promotion - Chairman of the Nomination, Compensation and Corporate Governance Committee, Card X Co., Ltd. - Member of the Risk Oversight Committee, The Siam Commercial Bank PCL - Member, Advisory Council to the Deputy Prime Minister (Mr. Phumtham Wechayachai)
Positions in listed companies	- Independent Director, Chairman of the Audit Committee and Member of the Governance and Nomination Committee, Siam Cement PCL - Chairman of the Board and Independent Director, Warrix Sport PCL - Independent Director, Member of the Audit Committee and Member of the Nomination, Remuneration, Corporate Governance and Sustainability Committee, Internet Thailand PCL
Positions in non-listed companies	- Lecturer, Faculty of Commerce and Accountancy, Chulalongkorn University - Independent Director, Aksorn Education PCL - Director, Decharin (2018) Co., Ltd. - Chairman of the Audit Committee and Expert Board Member, National Science Museum Thailand, Ministry of Higher Education, Science, Research and Innovation - Vice Chairman of the Board, Chairman of the Curriculum and Facilitators Committee and Member of the Audit Committee, Thai Institute of Directors Association - Director, Chairman of the Risk Oversight Committee and Member of the Audit Committee, Card X Co., Ltd.
Positions in rival companies/bank-related companies	None
Shareholding of SCB	None
% of total shares with voting rights	None

Meeting attendance in 2025	- 19 out of 19 Board Meetings - 14 out of 14 Risk Oversight Committee Meetings - 14 out of 14 Audit Committee Meetings
Field of expertise/performance during tenure	He has brought his knowledge and expertise in finance and management to greatly perform duties and support the Bank's operation which is highly beneficial to the performance of the Board, the Audit Committee and the Risk Oversight Committee.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Mr. Pasu Decharin's qualifications are appropriate, in view of the Bank's business, and meet the qualification requirements applicable to independent director as stipulated by relevant laws, the Bank's Articles of Association, and the Charter of the Board of Directors. In addition, he is able to exercise independent judgment and has been endorsed by relevant regulatory authority.

Type of relationship of Independent Director

- Relationship with the Bank/ parent company/ affiliated and associated companies or juristic persons with potential conflicts of interest at present or during the past two years as follows:	
(1) Being executive directors, staff members, employees or advisors who earn salaries from the Bank;	No
(2) Being professional service provider;	No
(3) Having material business relationship with the Bank in such a way that may affect their independence.	None

Remark: Information as of 31 December 2025.

[/1] He was appointed as Chairman of the Risk Oversight Committee on February 18, 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - Last name	Mr. Chakkrit Parapuntakul
Type of director	- Director - Member of the Risk Oversight Committee/1 - Member of the Nomination, Compensation and Corporate Governance Committee/2 
Age	66 years
Nationality	Thai
Education	- Bachelor of Accounting, Thammasat University - Master of Business Administration, Angelo State University, Texas, U.S.A.
Training courses	- Director Accreditation Program, Thai Institute of Directors As - sociation - Audit Committee Program, Thai Institute of Directors Association - Ethical Leadership Program, Thai Institute of Directors Association - Board Matters and Trends, Thai Institute of Directors Association - Bangkok Sustainable Banking Forum 2018, Bank of Thailand - Cyber Security and Technology Risk, The Siam Commercial Bank PCL and PwC Thailand - Customer Experience and Value Creation, The Siam Commercial Bank PCL - Digital Fraud 101, The Siam Commercial Bank PCL - Advanced Leadership Program (Class 11), Capital Market Academy - Diploma, The National Defense Course (Class 52), The National Defence College of Thailand, The National Defence Studies Institute - Energy Science Leadership Program (Class 9), Thailand Energy Academy - The Civil Service Executive Development Program (Class 46), Office of the Civil Service Commission - Sustainability Executive Masterclass, The Siam Commercial Bank PCL and McKinsey & Company - Digital Asset Executive Leadership Program (DiGi-X Class 1), University of the Thai Chamber of Commerce - Quantum Security Awareness, The Siam Commercial Bank PCL
Date of appointment as director	1st Round: November 25, 2015 / 2nd Round: 18 January 2021
No. of years on the Board	1st Round: 4 years 10 months (2015 – 2020) / 2nd Round: 4 years 11 months
Experience	- Director-General, Treasury Department - Deputy Permanent Secretary, Ministry of Finance - President, Federation of Accounting Professions under the Royal Patronage of His Majesty the King

Experience	- Independent Director and Member of the Audit Committee, Pinthong Industrial Park Co., Ltd. - Chairman of the Board, NBD Healthcare Co., Ltd. - Independent Director and Chairman of the Audit Committee, Synnex (Thailand) PCL - Independent Director, Member of the Audit Committee, and Member of the Nomination and Remuneration Committee, RS PCL - Vice Chairman and Member of the Rehabilitation Planners Committee, Thai Airways International PCL - Director and Chairman of the Audit Committee, Master Style Co., Ltd. - Member of the Nomination and Remuneration Committee, Master Style PCL - Director, Member of the Executive Committee, and Member of the Nomination, Compensation and Corporate Governance Committee, SCB X PCL - Member of the Executive Committee, The Siam Commercial Bank PCL - Chairman of the Board, Chairman of the Risk Oversight Committee, and Chairman of the Nomination, Compensation and Corporate Governance Committee, Card X Co., Ltd. - Director, WHA Industrial Development PCL - Chairman of the Board and Chairman of the Audit Committee, Sabuy Technology PCL - Independent Director and Chairman of the Audit and Risk Committee, Intouch Holdings PCL
Positions in listed companies	- Chairman of the Good Corporate Governance Committee, MFC Asset Management PCL - Independent Director and Member of the Audit Committee, WHA Corporation PCL - Independent Director, Chairman of the Audit Committee, and Member of the Nomination and Remuneration Committee, Master Style PCL - Independent Director and Chairman of the Audit Committee, Petchsrivichai Enterprise PCL - Chairman of the Board and Chairman of the Audit Committee, RS PCL
Positions in non-listed companies	- Honorary Member of Thammasat University Council, Thammasat University - Chairman of the Board, Alpha X Co., Ltd.
Positions in rival companies/bank-related companies	None
Shareholding of SCB	None
% of total shares with voting rights	None

Meeting attendance in 2025	- 18 out of 19 Board Meetings - 11 out of 12 Risk Oversight Committee Meetings - 9 out of 9 Nomination, Compensation and Corporate Governance Committee Meetings
Field of expertise/performance during tenure	He has brought his knowledge and expertise in accounting, finance, organizational management, strategic planning and corporate governance to greatly perform duties and support the Bank's operation which is highly beneficial to the performance of the Board, the Risk Oversight Committee and the Nomination, Compensation and Corporate Governance Committee.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Mr. Chakkrit Parapuntakul's qualifications are appropriate, in view of the Bank's business, and meet the qualification requirements applicable to director as stipulated by relevant laws, the Bank's Articles of Association, and the Charter of the Board of Directors. In addition, he has been endorsed by relevant regulatory authority.

Remark: Information as of 31 December 2025.

[/1] He was appointed as a member of the Risk Oversight Committee on February 18, 2025.

[/2] He was appointed as a member of the Nomination, Compensation and Corporate Governance Committee on March 21, 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - Last name	Mr. Arak Sutivong
Type of director	- Director - Member of the Executive Committee[/1]
Age	52 years
Nationality	Thai 
Education	- Bachelor of Science (Electrical and Computer Engineering), Carnegie Mellon University, U.S.A. - Master of Science (Electrical and Computer Engineering), Carnegie Mellon University, U.S.A. - Doctor of Philosophy (Electrical Engineering), Stanford University, U.S.A.
Training courses	- Executive Development Training Program, The Royal Thai Police - Diploma, The National Defense Course, The National Defence College of Thailand, The National Defence Studies Institute - Energy Science Leadership Program (Class 15), Thailand Energy Academy - Advanced Leadership Program (Class 27), Capital Market Academy - Corporate Governance for Capital Market Intermediaries (CGI 18/2017), Thai Institute of Directors Association - Director Certification Program (DCP 244/2017), Thai Institute of Directors Association - Top Executive Program in Commerce and Trade (TEPCoT Class 7), The University of the Thai Chamber of Commerce - Advanced Management Program, Wharton School of the University of Pennsylvania, U.S.A. - Quantum Security Awareness, The Siam Commercial Bank PCL
Date of appointment as director	10 September 2025
No. of years on the Board	4 months
Experience	- President, The Siam Commercial Bank PCL - Director and Chief Executive Officer, SCB 10X Co., Ltd. - Chairman of the Board, Digital Ventures Co., Ltd. - Director, Purple Ventures Co., Ltd. - Chairman of the Board, SCB Abacus Co., Ltd. - Chairman of the Board, Monix Co., Ltd. - Director and Chief Executive Officer, SCB Securities Co., Ltd. - Director and Chief Executive Officer, InnovestX Securities Co.,Ltd. - Chairman of the Board, Token X Co., Ltd. - Director, SCB 10X Co., Ltd. - Chief Blockchain and Digital Assets Business Officer, SCB X PCL - Chief Executive Officer, SCB DataX Co., Ltd. - Chairman of the Board, InnovestX Securities Co.,Ltd.

Positions in listed companies	- Deputy Chief Executive Officer and Chief Financial Officer, SCB X PCL
Positions in non-listed companies	- Director, SCB DataX Co., Ltd. - Director, PointX Co., Ltd.
Positions in rival companies/bank-related companies	None
Shareholding of SCB	None
% of total shares with voting rights	None
Meeting attendance in 2025	- 5 out of 5 Board Meetings - 16 out of 16 Executive Committee Meetings
Field of expertise/performance during tenure	He has contributed his expertise in finance, banking, and technology, together with his experience in data, AI, and digital asset development, as well as his roles as a director and executive within the SCBX financial business group, to effectively perform his duties and fully support the Bank's operations, thereby providing significant value to both the Board of Directors and the Executive Committee.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Mr. Arak Sutivong's qualifications are appropriate, in view of the Bank's business, and meet the qualification requirements applicable to director as stipulated by relevant laws, the Bank's Articles of Association, and the Charter of the Board of Directors. In addition, he has been endorsed by relevant regulatory authority.

Remark: Information as of 31 December 2025.

[/1] He was appointed as a member of the Executive Committee on July 17, 2025, prior to his appointment as a Director of the Bank.

Information on the Bank's Auditors for 2026

Name – Last name	Ms. Orawan Chunhakitpaisan
Audit Firm	KPMG Phoomchai Audit Ltd.
Position	Partner
CPA No.	6105
Period of Work Experience	- SGV-Na Thalang Co., Ltd. (1998 - 2003) - KPMG Phoomchai Audit Ltd. (2003 - Present)
Education	- Bachelor's Degree in Accounting, Thammasat University - Master's Degree in Accounting, Thammasat University
Experience	Ms. Orawan Chunhakitpaisan has more than 27 years of experience in the financial audit of listed and non-listed. She has provided audit services for clients across various business sectors such as banking and consumer finance, chemical, steel, pharmaceutical, and food and beverages. With her 5-year working experience in KPMG Philadelphia in the United States, she has extensively worked with several international KPMG member firms and other component auditors simultaneously to serve the audits of financial statements of multinational clients as well as to advise on business acquisitions and initial public offering. She is presently the Head of Audit & Assurance of KPMG Phoomchai Audit Ltd.
Relationship or interest or transaction with the Bank that may create a conflict of interest with the Bank, the Bank's subsidiary companies, executives, major shareholders or any persons related thereto	None
Appointment as the Bank's Auditor	She has been appointed as the Bank's auditor for 5 consecutive years, from the accounting years 2021 - 2025.

Remark: Information as of 31 December 2025.

Information on the Bank's Auditors for 2026

Name – Last name	Ms. Pantip Gulsantithamrong
Audit Firm	KPMG Phoomchai Audit Ltd.
Position	Partner
CPA No.	4208
Period of Work Experience	- KPMG Audit (Thailand) Co., Ltd. (1989 - 2003) - KPMG Phoomchai Audit Ltd. (2003 - Present)
Education	- Bachelor's Degree in Accounting, Thammasat University - Master's Degree in Accounting, Chulalongkorn University
Experience	Ms. Pantip Gulsantithamrong has more than 36 years of experience in the financial audit, particularly in the areas of general insurance, life insurance, leasing, financial and banking. She is also experienced in auditing risk-based capital compliance and financial statements based on Thai Accounting Standards, International Financial Reporting Standards (IFRS), and rules and regulations stipulated by the Bank of Thailand and the Office of Insurance Commission.
Relationship or interest or transaction with the Bank that may create a conflict of interest with the Bank, the Bank's subsidiary companies, executives, major shareholders or any persons related thereto	None
Appointment as the Bank's Auditor	She has been appointed as the Bank's auditor for 16 consecutive years, from the accounting years 2010 - 2025.

Remark: Information as of 31 December 2025.

Information on the Bank's Auditors for 2026

Name – Last name	Ms. Thitima Pongchaiyong
Audit Firm	KPMG Phoomchai Audit Ltd.
Position	Partner
CPA No.	10728
Period of Work Experience	KPMG Phoomchai Audit Ltd. (2004 - Present)
Education	- Bachelor's Degree in Accounting, Bangkok University - Certificate from Modern Banking Business Executive Development Program (MOBEX XXIII)
Experience	Ms. Thitima has more than 21 years of experience in the financial audit and has managed and led a number of financial services audited clients, including top-tier local banks, finance companies, securities, asset management, leasing, digital asset and related services according to Thai Accounting Standards, International Financial Reporting Standards (IFRS), US GAAP and rules and regulations stipulated by the Thai Securities and Exchange Commission. She has experience in conducting agreed-upon procedures (AUP) engagements to top-tier local banks as well as finance companies. Also, she has experience in advisory projects on internal controls of top-tier local banks in Thailand.
Relationship or interest or transaction with the Bank that may create a conflict of interest with the Bank, the Bank's subsidiary companies, executives, major shareholders or any persons related thereto	None
Appointment as the Bank's Auditor	She has been appointed as the Bank's auditor for 4 years, from the accounting years 2022 - 2025.

Remark: Information as of 31 December 2025.

Information on the Bank's Auditors for 2026

Name – Last name	Ms. Orawan Chotiwiriyakul
Audit Firm	KPMG Phoomchai Audit Ltd.
Position	Partner
CPA No.	10566
Period of Work Experience	KPMG Phoomchai Audit Ltd. (2005 - Present)
Education	- Bachelor's Degree of Accounting, Kasetsart University - Master's Degree of Accounting, Thammasat University
Experience	Ms. Orawan has more than 20 years of experience in the financial audit and has provided audit for financial services including banking businesses, securities, asset management, insurance, leasing, and consumer finance. She has experience in preparing financial statements based on Thai Financial Reporting Standards (TFRS) and International Financial Reporting Standards (IFRS), and rules and regulations stipulated by the regulators. She also has experiences in conducting agreed-upon procedures (AUP) engagements and providing assurance over the service organization control to the Bank, and auditing risk-based capital compliance for life insurance companies in Thailand. She had been an advisor and an instructor of the financial instruments in training courses for in-house, clients, government sectors and Bank of Laos, and a TFAC sub-committee working group to support and consider solutions after adopting TFRS 9 – financial instruments for years 2020 – 2023.
Relationship or interest or transaction with the Bank that may create a conflict of interest with the Bank, the Bank's subsidiary companies, executives, major shareholders or any persons related thereto	None
Appointment as the Bank's Auditor	She has been appointed as the Bank's auditor for 1 year, for the accounting year 2025.

Remark: Information as of 31 December 2025

Guidelines for Meeting Registration,
Proxy Appointment, and Vote Casting and Counting
Annual General Meeting of Shareholders No. 203
The Siam Commercial Bank Public Company Limited
20 March 2026

A. Meeting Registration

Shareholders or proxy holders who wish to attend this meeting of shareholders are kindly requested to read and follow the Flowchart for the Registration and Meeting Attendance via e-Meeting and the Inventech Connect e-Meeting Guide as detailed in accompanying documents for attending the meeting No. 5-6.

Documents required for the registration

1. In the event that the shareholder is a natural person

1.1. Attendance by shareholder:

A photocopy of a valid identification document issued by a governmental authority that displays its holder's photo, such as a national identification card, a government official identification card, a driving license, an international driving license, a foreigner identification card, or a passport, of the shareholder and certified as true and correct by such shareholder.

1.2. Attendance by proxy:

(a) a Proxy Form B that is completed, dated upon an appointment of the proxy and signed by the proxy grantor and the proxy holder, and affixed with Baht 20 duty stamp which must be crossed out. Shareholders can download the proxy from SCB's website or requested a printed copy from the Company Secretary via email: company_secretary@scb.co.th or by calling 02-544-3445 and 02-544-4217-8.;

(b) a photocopy of identification document of the shareholder (as detailed in section 1.1) and certified as true and correct by the shareholder; and

(c) a photocopy of identification document of the proxy holder (as detailed in section 1.1.)

2. In the event that the shareholder is a juristic person:

2.1. Attendance by authorized representative of shareholder:

(a) a photocopy of identification document of such authorized representative of the shareholder (as detailed in section 1.1); and

(b) a photocopy of the Affidavit or Certificate of Incorporation of the shareholder issued not later than one year prior to the date of this meeting of shareholders by the Business Development Department, Ministry of Commerce or a competent authority of the country where such juristic person is situated or by an officer of such juristic person which indicates detail of name, the signatory person(s) of such juristic person, any condition or limitation of signatory power, and the address of the head office, etc. and certified as true and correct by such authorized representative of the shareholder.

2.2. <u>Attendance by proxy:</u>

(a) a Proxy Form B that is completed, dated upon an appointment of the proxy and signed by the authorized representative of shareholder and the proxy holder, and affixed with Baht 20 duty stamp which must be crossed out. Shareholders can download the proxy from SCB's website or requested a printed copy from the Company Secretary via email: company_secretary@scb.co.th or by calling 02-544-3445 and 02-544-4217-8.;

(b) a photocopy of the Affidavit or Certificate of Incorporation of shareholder (as detailed in section 2.1(b));

(c) a photocopy of identification document of the authorized representative (as detailed in section 1.1) which is certified as true and correct by the authorized representative of the shareholder; and

(d) a photocopy of identification document of the proxy holder (as detailed in section 1.1.)

3. In the event that the shareholder appoints a custodian in Thailand to take deposit and take care of shares:

(a) a Proxy Form C (as detailed in section B.1. which can be downloaded from the Bank's website at 'www.scb.co.th') that is completed, dated upon an appointment of the proxy and signed by the proxy grantor and the proxy holder, and affixed with Baht 20 duty stamp which must be crossed out;

(b) a confirmation letter certifying that the custodian has obtained a license to undertake or engage in custodian business and having certified as true and correct by the authorized representative of the custodian or the attorney-in-fact (if the power of attorney as detailed in section A.3.(e) empowers the attorney-in-fact to certify the document);

(c) a photocopy of Affidavit or Certificate of Incorporation of the custodian issued not later than one year prior to the date of this meeting of shareholders by the Department of Business Development, Ministry of Commerce and certified as true and correct by the authorized representative of the custodian or the attorney-in-fact (if the power of attorney as detailed in section A.3.(e) empowers the attorney-in-fact to certify the document);

(d) a photocopy of identification document of the authorized representative of the custodian (as detailed in section 1.1) which is certified as true and correct by such authorized representative of the custodian;

(e) a photocopy of a power of attorney of the custodian (valid) (in the event that an attorney-in-fact is appointed to act on behalf of the custodian), which is certified as true and correct by the authorized representative of the custodian or the attorney-in-fact (if such power of attorney empowers the attorney-in-fact to certify the document) and a photocopy of the identification document of the attorney-in-fact (as detailed in section 1.1) which is certified as true and correct by the attorney-in-fact; and

(f) a photocopy of identification document of the proxy holder (as detailed in section 1.1.).

Should there is any document presented in other languages than Thai or English, an English translation thereof must be also provided and certified as a correct translation by the person who certify as true and correct of such documents.

The Bank <u>will refuse</u> the registration and <u>not allow</u> the shareholder and/or the proxy holder to attend the meeting of shareholders in any of the following cases:

1. the proxy form is incomplete or undated and/or not signed by the proxy grantor and/or the proxy holder; or
2. the proxy form has any change in material information contained in the proxy form without the proxy grantor's signature certifying on every change; or
3. the photocopy of the Affidavit or Certificate of Incorporation of the shareholder (as detailed in section 2.1(b)) or the photocopy of Affidavit or Certificate of Incorporation of the custodian (as detailed in 3(c)) issued not later than one year prior to the date of this meeting of shareholders.
4. The photocopy of identification documents of the proxy grantor and/or the proxy holder (as detailed in section 1.1) required for the registration are lacking or incomplete.

The photocopy of the identification documents mentioned above may contain Sensitive Personal Data, such as race, religion, or blood type. The Bank has no intention or policy to collect, use and/or disclose your Sensitive Personal Data appeared on such photocopy of the identification documents. Thus, you are advised to redact such data before submitting to the Bank. Otherwise, the Bank reserves the right to redact it. In case that the Bank is unable to redact those data due to any technical issue, the Bank shall collect such photocopy as being a part of your identification document only.

B. Appointment of Proxy

1. Proxy Form

The Bank has prepared proxy forms as prescribed by the Notification of the Business Development Department Re: Proxy Form (No. 5), B.E. 2550 (A.D. 2007) which specifies three proxy forms for a meeting of the shareholders:

Proxy Form A is a general and simple form;

Proxy Form B is the form in which each particular matter in detail is specified; and

Proxy Form C is to be applied in the case that a foreign shareholder appoints a custodian in Thailand to take deposit and take care of shares.

In this regard, any shareholder who is unable to attend the meeting can appoint any person or independent directors of the Bank (as listed by the Bank) as a proxy holder to attend and cast the votes on behalf of the shareholder in the meeting of shareholders. In the event that a shareholder wishes to appoint a proxy holder in general, such shareholder may apply proxy Form A. Should a shareholder be a foreign investor for which a custodian of the shares in Thailand is appointed, such shareholder may apply proxy Form C. Shareholders can download the proxy Form A, B and C from 'www.scb.co.th' or requested a printed copy the proxy Form B from the Company Secretary via email: company_secretary@scb.co.th or by calling 02-544-3445 and 02-544-4217-8.;

2. Appointment of another person as a proxy holder:

2.1. A proxy grantor must appoint and authorize only one proxy holder to attend the meeting and cast the votes on his/her behalf, and the number of shares held by such proxy grantor cannot be split for more than one proxy in order to separate the votes.

2.2. The proxy form must be correctly and completely filled in by a proxy grantor and signed by both the proxy grantor and the proxy holder.

2.3. If there is any change of vote on any agenda items, a proxy grantor must affix signature to certify such change on the proxy form. Should there be no appearance of such signature, it will be deemed as "the person not entitled to vote" in such agenda.

3. Appointment of the Bank's independent director(s) as a proxy holder

3.1 A proxy grantor is requested to specify the names and information of the two independent directors of the Bank as proxy holders in order that if one of them is unable to attend the meeting due to any force majeure event, the other who attends the meeting will be able to serve as a proxy holder who attends the meeting of shareholders and vote on behalf of such shareholder. Names and information of such independent directors are as follows:

(1) Mr. Chaovalit Ekabut
Independent Director and Chairman of the Audit Committee
Age: 67 years, Address: No. 9 Ratchadapisek Road, Jatujak Subdistrict, Jatujak District, Bangkok 10900

(2) Mr. Prasong Vinaiphat
Independent Director and Chairman of the Nomination, Compensation and Corporate Governance Committee
Age: 75 years, Address: No. 9 Ratchadapisek Road, Jatujak Subdistrict, Jatujak District, Bangkok 10900

Independent directors who are appointed by shareholders as proxy holders will proceed with the shareholders' intention as stated in all respects.

3.2 A proxy grantor must complete and sign the proxy form. The completed proxy form and the required documents were delivered by mail to the following address: Company Secretary, Siam Commercial Bank Public Company Limited, No. 9, Corporate Office, 14th Floor, Zone A, Ratchadapisek Road, Chatuchak, Bangkok 10900 or via email to company_secretary@scb.co.th. <u>Kindly send the documents to the Bank (the Company Secretary) in advance so that they reach by 17 March 2026</u> to proceed with the relevant proceedings.

C. Vote Casting and Counting

1. Vote Casting

1.1 For each agenda item, the Chairman will ask the meeting to cast votes through the e-Meeting system. The meeting participants must select only one of the three voting choices, which are "Approve", "Disapprove" and "Abstain", (except for the cast of votes of the custodians). If a meeting participant does not select any of the voting choices available on the e-Meeting system, it shall be deemed by the Bank that the meeting participant casts an "Approval" vote.

If a proxy grantor does not specify his/her voting decision on an agenda item in the proxy form or if a voting decision specified therein is unclear; for example, there is more than one type of vote casted in the agenda (except for the cast of votes of the custodians), or there is any matter other than those specified in the proxy form which is to be considered and resolved in the meeting of shareholders, or there is any additional change or amendment to any fact, the proxy holder will be entitled to consider and vote on such agenda item as the proxy holder deems appropriate

1.2 In the event that a shareholder who appoints a proxy holder to attend the meeting on his/her behalf has marked in the proxy form his/her approval, disapproval, or abstention vote for the relevant agenda item in compliance with the regulations, the Bank will record such vote as marked or specified by the shareholder in the proxy form in advance.

2. Vote Counting

2.1 One share shall be counted as one vote.

2.2 The vote counting in each agenda item will be divided into 2 categories as follows:

- <u>In the event of the agenda item for which a simple majority vote of shareholders who attend the meeting and cast their votes is required (according to Section 107(1) of the Public Limited Companies Act, B.E. 2535 (A.D. 1992) (as amended))</u>, only the number of approval and disapproval votes casted by the shareholders who are entitled to vote will be applied as the base number of votes for calculation purpose and the number of abstention votes will not be included.
- <u>In the event of the agenda item for which a vote of not less than two-thirds of the total number of votes of shareholders who attend the meeting is required (according to Paragraph 2 of Section 90 of the Public Limited Companies Act, B.E. 2535 (A.D. 1992) (as amended)),</u> the total number of votes of the shareholders attending the meeting who cast approval, disapproval, and abstention votes and who are not entitled to vote will be applied as the base number of votes for calculation purpose.

2.3 Any vote casting in the manner stated below shall be deemed as the vote casted by "the person not entitled to vote":

- There that is more than one type of vote casted by the proxy grantor in the proxy form and there is also amendment to such vote or other amendment to votes without the proxy grantor's signature affixed to certify such change.
- The number of votes casted in the proxy form exceeds the number of shares entitled to vote (in case of custodian).

2.4 The Chairman of the meeting or any other person assigned by the Chairman of the meeting will announce the voting results of each agenda item after the voting of such agenda item has ended.

In light of this, the Chairman of the meeting or any persons assigned by the Chairman of the meeting will brief the shareholders about the method of vote casting and counting prior to proceeding with the agenda.

Particulars about the Independent Directors Proposed by the Bank to Serve as Proxy for Shareholders

<table>
<tr><th>Name</th><th>Age (Yrs)</th><th>Position</th><th>Address</th><th>Special conflicts of interest in item(s) on the meeting agenda</th></tr>
<tr><td>Mr. Chaovalit Ekabut</td><td>67</td><td>- Independent Director
- Chairman of the Audit Committee</td><td rowspan="2">No. 9, Ratchadapisek Road, Jatujak Subdistrict, Jatujak District, Bangkok 10900</td><td rowspan="2">None</td></tr>
<tr><td>Mr. Prasong Vinaiphat</td><td>75</td><td>- Independent Director
- Chairman of the Nomination, Compensation and Corporate Governance Committee</td></tr>
</table>

Independent Director Definition

The Siam Commercial Bank Public Company Limited has defined the meaning of "independent director" to be more stringent than that of the Notification of the Capital Market Supervisory Board No. Tor Jor. 39/2559, Re: Application for and Approval of Offering for Sale of Newly Issued Shares, which contains the following criteria:

(a) Must not hold shares in excess of 0.5% (one-half of one percent) of the total number of voting shares of the Bank, or the Bank's parent company, subsidiary company, associated company, major shareholder, or controlling person, whilst the number of shares held by any related person of such independent director must also be counted.

(b) Is not and has not been a director participating in management role, or an employee, an officer, an advisor who receives regular salary, or a person having controlling power, of the Bank or the Bank's parent company, subsidiary company, associated company, a subsidiary company in the same level, major shareholder, or controlling person, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director, provided always that such prohibited characteristics shall not apply to an independent director who used to be a government officer or an advisor to a government authority, which is a major shareholder or the controlling person of the Bank.

(c) Is not a person having blood relationship or relationship through legal registration as a father, mother, spouse, sibling, and child, including as a spouse of a child of other directors, management person, major shareholder, controlling person, or the person being nominated to be a director, management person or a controlling person of the Bank or the Bank's subsidiary company.

(d) Does not have and has not had any business relationship with the Bank or the Bank's parent company, subsidiary company, associated company, major shareholder, or controlling person in the manner in which his/her independent discretion might be affected, and is not and has not been a significant shareholder or a controlling person of the person that has business relationship with the Bank, or the Bank's parent company, subsidiary company, associated company, major shareholder, or controlling person, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director.

A business relationship referred to in (d) above shall include any trading transaction in the ordinary course of business for any lease taking or lease out of any immovable property, any transaction relating to asset or service, or granting or accepting any financial support by way of either borrowing, lending, guaranteeing, or collateral providing, including any other act in similar manner thereto, that could result in a creation of the Bank's obligation or the obligation of its counterparty, to repay its debt to the other party in an amount equal to three percent or more of the net tangible asset value of the Bank or Baht twenty million or more, whichever is lesser. In this regard, such business relationship shall not include deposit transaction, which is a transaction in the ordinary course of the Bank's business.

In light of this, the method for calculation of the value of the connected transaction pursuant to the Notification of the Capital Market Supervisory Board, Re: Rules on Entering into a Connected Transaction shall be applied mutatis mutandis for the purpose of calculation of such amount of debt, provided that the amount of debt incurred during the past one year prior to the date on which such business relationship with such a person exists must also be counted.

(e) Is not and has not been an auditor of the Bank or the Bank's parent company, subsidiary company, associated company, major shareholder, or controlling person, and is not a significant shareholder, a controlling person, or a partner of any auditing firm or office for which the auditor of the Bank, or the Bank's parent company, subsidiary company, associated company, major shareholder, or controlling person is working, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director.

(f) Is not and has not been any professional service provider, including legal or financial advisor who obtains fee of more than Baht two million per year from the Bank or the Bank's parent company, subsidiary company, associated company, major shareholder, or controlling person, and not be a significant shareholder, or a controlling person, or a partner of any of such professional service provider, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director.

(g) Is not a director appointed as a representative of a director of the Bank, a representative of a major shareholder of the Bank, or a representative of a shareholder of the Bank who is a related person of a major shareholder of the Bank.

(h) Does not engage in any business the nature of which is the same as that of the Bank or the Bank's subsidiary company and which, in any material respect, is competitive with the business of the Bank or the Bank's subsidiary company, or not be a significant partner in a partnership, or a director participating in any management role, an employee, an officer, an advisor obtaining regular salary from, or a shareholder holding more than one percent of the shares with voting rights of other company engaging in any business the nature of which is the same as that of the Bank or the Bank's subsidiary company and which, in any material respect, is competitive with the business of the Bank or the Bank's subsidiary company.

(i) Does not have any other characteristics which may restrict such person from offering independent comment or opinion on the Bank's operations.

After being appointed as an independent director of the Bank with the qualifications stated in (a) to (i) above, such appointed independent director may be assigned by the Bank's Board of Directors to make decisions in respect of business operations of the Bank, or the Bank's parent company, subsidiary company, associated company, or a subsidiary company in the same level of the Bank, the major shareholder of the Bank, or the controlling person of the Bank, provided that the decision making by such appointed independent director could be made only on a collective decision basis.

In case that the appointed independent director is the person who has or had a business relationship, or is or has been a professional service provider in exchange for fee exceeding the amount in paragraph (d) or (f), the Bank shall be exempted from such restriction, provided that a supporting opinion of the Board as considered under Section 89/7 of the Securities and Exchange Act B.E. 2535 is rendered that the appointment of such person does not affect his ability to perform duties and independent judgment, and relevant information is disclosed in the notice of shareholders' meeting under the agenda of the election of independent director.

The Bank's Articles of Association Specifically Relating to Shareholders' Meeting

Transfer of Shares

Article 14. During the period stipulated by law prior to the date of each shareholders meeting, the Company may suspend the registration of share transfer by notifying the shareholders in advance at the Head Office and all branches not less than the period prescribed by law.

Directors

Article 15. The number of directors of the Company shall be in compliance with the number so determined by the general shareholders meeting, but shall not be less than 5 directors.

A director may or may not hold shares in the Company, but not less than one-half of the total number of directors must have their residences within the Kingdom of Thailand.

Article 16. The directors of the Company shall be elected by the shareholders meeting pursuant to the following criteria and procedures:

(1) A shareholder shall have his/her votes equal to one vote per share.

(2) At the election of directors, it may vote to elect directors individually by either one candidate at a time or a group of candidates at a time or any other means as the shareholders meeting deems appropriate, but in each resolution, a shareholder must exercise his/her right according to the number of votes specified under (1) entirely, and his/her votes may not be split howsoever to elect any candidate or any group of candidates.

(3) In voting to elect directors, the votes shall be decided by a majority. In case of a tie, the chairman of the meeting shall have a casting vote.

Article 17. At every annual general meeting, one-third of the directors shall retire from office. If the number of directors to retire from office is not a multiple of three, then the number of directors closest to one-third shall retire.

After these Articles of Association become effective, the directors to retire from office pursuant to the first paragraph in the first and the second year shall be determined by ballots. In every subsequent year, the directors who have served longest in office shall retire. Upon an occasion where several directors who have been in office for an equal length of time exceed the number of directors to retire from office for that time, such directors to retire from office shall be determined by ballots.

A retiring director due to the foregoing reason shall be eligible for re-election.

Article 22. A director is entitled to receive remuneration from the Company in the forms of gratuities, meeting allowances, rewards, bonuses or any other nature of benefits pursuant to the Articles of Association, or as determined by the shareholders meeting, whereby such remuneration may be a fixed amount or subject to the criteria so laid out, and may be specified from time to time or remain in effective until there is a change. In addition, a director is also entitled to receive allowance and any welfare according to the Company's rules.

The provision in the first paragraph shall not affect the rights of an officer or employee of the Company, who has been elected to be a director, to receive the remuneration and benefits in his/her capacity as an officer or employee of the Company.

The Shareholders Meeting

Article 31. The Board of Directors shall organize a shareholders meeting to be held as an annual general meeting within 4 months from the last day of the accounting period of the Company. All shareholders meetings other than the aforesaid shareholders meeting shall be called extraordinary meetings.

The Board of Directors may summon a shareholders meeting as an extraordinary meeting whenever it deems appropriate.

A shareholder or shareholders holding shares in aggregate of not less than 10 percent of the total number of sold shares may at any time make a letter requesting the Board of Directors to summon an extraordinary meeting, provided that the agenda items and reasons for summoning such meeting must be clearly stated in the said letter. In such event, the Board of Directors shall organize a shareholders meeting to be held within 45 days from the date of the receipt of the letter from the shareholders.

Article 32. At least the following businesses should be transacted at an annual general meeting:

(1) to acknowledge the Board of Directors' report on the business operation of the Company during the previous year;

(2) to approve the balance sheets and the profit and loss accounts;

(3) to approve the appropriation of profits;

(4) to elect the directors to replace those retired by rotation;

(5) to appoint an auditor and determine the amount of auditing fee of the Company.

Article 33. In summoning a shareholders meeting, the Board of Directors shall prepare a notice of the meeting, specifying the place, date and time, the agenda and the matters to be proposed at the meeting by stating clearly which of them are proposed for acknowledgement, for approval or for consideration, including the opinions of the Board of Directors on such matters (if any), together with any relevant details as appropriate; and shall send the same, together with relevant documents, to the shareholders and the Registrar not less than 7 days prior to the date of such meeting. Publication of the notice of the meeting shall also be made in newspapers or via electronic means as prescribed by Laws for 3 consecutive days, which must not be less than 3 days prior to the date of the meeting. The notice of the meeting and relevant documents may be served via electronic means as prescribed by Laws. The notice of the meeting and relevant documents shall be kept as evidence which may be stored in electronic form.

The Board of Directors or any person(s) entrusted by the Board of Directors shall have power to fix the date, time and place of the shareholders meeting, whereby the place of the meeting may be in the locality where the Company's head office is located or in any other places or via electronic means, after taking into consideration the convenience of shareholders.

Article 34. A shareholder may appoint any person as his/her proxy to attend the meeting and vote on his/her behalf. Such proxy shall be made in writing and in the form prescribed by Laws, and submitted to the Chairman or the person designated by the Chairman at the place of the meeting before the proxy attends the meeting.

The appointment of proxy under the first paragraph may be made via electronic means which is secured and reliable that such appointment was made by the shareholder as prescribed by Laws.

Article 35. At a shareholders meeting, there must be shareholders and proxies (if any) present at the meeting to a number of not less than 25 or not less than one-half of the total shareholders, whichever is lower, holding shares in aggregate to not less than one-third of the total number of the sold shares, to form a quorum.

If, after the lapse of an hour from the time appointed for any shareholders meeting, the number of shareholders present at the meeting is not enough to form a quorum as prescribed, and if such meeting was summoned upon the requisition of shareholders, such meeting shall be dissolved. However, if such meeting was not summoned upon the requisition of the shareholders, another meeting shall be summoned again, and a notice of such meeting shall be sent to the shareholders not less than 7 days prior to the date of the meeting. At such latter meeting, a quorum is not compulsory.

Article 36. The Chairman shall preside as the chairman of the meeting. If the Chairman is absent or unable to perform his duties, the Vice Chairman shall then preside at such meeting. If there is no Vice Chairman, or he is absent or unable to perform his duties, the meeting shall then elect one of the shareholders present at the meeting, who is also a director, to be the chairman of the meeting. In the event that there is no shareholder, who is also a director, or such shareholder is absent or unable to perform his/her duties, the meeting shall elect one of the shareholders present at the meeting to be the chairman of the meeting.

Article 37. The chairman at a shareholders meeting has the duty to control the meeting to be in accordance with the Laws and the Articles of Association of the Company governing the meeting (if any) and must conduct the meeting following the order of the agenda items given in the notice of such meeting, unless the meeting has passed a resolution with a vote of not less than two-thirds of the number of shareholders present at the meeting to alter the order of the agenda items.

Article 38. A decision or resolution of the shareholders meeting shall be made by voting, and one share shall be counted as one vote notwithstanding the manner of voting. In case of a tie, the chairman of the meeting shall have another vote as a casting vote, regardless of whether he is a shareholder of the Company.

A shareholder having special interest in any matter to be voted shall have no right to vote on such matter, except for voting in the election of directors where there is no restriction.

Article 38/1. Any transaction or action of the Company in the following cases must be approved by a meeting of the Parent Company's board of directors before it can be performed by the Company:

(1) The appointment or nomination of persons as directors or executives of the Company in a number at least in accordance with the direct or indirect shareholding proportion of the Parent Company in the Company.

Unless these articles of association or the Parent Company's board of directors specify otherwise, the directors and executives nominated or appointed by the Parent Company shall have the discretion to cast their votes at a meeting of the board of directors of the Company on matters relating to general administration and management and the normal business operations of the Company as they deem appropriate in the best interests of the Parent Company and the Company, with the exception of matters which must be approved by a meeting of the board of directors of the Parent Company and/or a meeting of the shareholders of the Parent Company (as the case may be). In addition, if any director or executive has a special interest in such matters, such director or executive shall not have the right to vote on these agenda items.

A director and executive to be appointed or nominated under this clause shall possess qualifications as required by the relevant laws;

(2) The consideration of the approval of annual dividend payments and interim dividend payments (if any) of the Company, with an exception in the case that the total dividend payments for the year are not more than the amount specified in the annual budget approved by the board of directors of the Parent Company or the dividend payment policy;

(3) An amendment to the articles of association of the Company, with the exception of any amendment to the articles of association on any material matter under article 38/2, which requires approval from a meeting of the shareholders of the Parent Company;

(4) The approval of annual budgets of the Company, with the exception of the cases specified under the Delegation of Authority, which have been approved by a meeting of the board of directors of the Parent Company;

(5) An increase of capital by means of the issuance of new shares and the allocation of such newly-issued shares, as well as any decrease in the registered capital of the Company which results in any change in the shareholding percentage of the existing shareholders, or any other action which may result in the shareholding percentage of the Parent Company and/or a direct and/or an indirect exercise of voting rights of the Parent Company in a meeting of the shareholders of the Company of any level being decreased by more than ten (10) percent of the registered capital of the Company or of the total number of votes of the Company (as the case may be), with the exception of the cases specified in the annual business plan or budget of the Company, which have been approved by a meeting of the board of directors of the Parent Company.

Transactions under articles (6) to (14), only in cases where, when considering the characteristics of a transaction that the Company is entering into compared with the size of the Parent Company (based on consolidated financial statements of the Parent Company), under the requirements prescribed by the Notifications of the Capital Market Supervisory Board and the Board of Governors of the Stock Exchange of Thailand Re: the Acquisition or Disposal of Assets and/or Connected Transactions and/or any amendments currently in effect (as the case may be) on a mutatis mutandis basis, the transactions are classified as transactions which require approval from a meeting of the board of directors of the Parent Company. Such transactions are the following:

(6) An agreement by the Company to enter into a transaction with a connected person of the Parent Company or a connected person of the Company or a transaction with respect to acquisition or disposal of assets of the Company;

(7) The transfer or waiver of benefit, as well as any waiver of right of claim against a person causing damage to the Company;

(8) The sale or transfer of all or a substantial part of the business of the Company to a third party;

(9) The purchase or acceptance of transfer of the business of another company by the Company;

(10) The entry into, amendment to, or termination of an agreement related to a leasing out of all or a substantial part of the business by the Company, an assignment of a third party to manage the business of the Company, or a merger of the business of the Company with a third party with the purpose of profit-sharing;

(11) The taking on of a lease or granting of a hire-purchase of all or a substantial part of the business or assets of the Company;

(12) The securing of a loan, granting of a loan, granting of a credit facility, provision of a guarantee, or entering into of a juristic act which will subject the Company to additional financial obligations, or provision of financial assistance of any other nature to a third party which is not in the ordinary course of business of the Subsidiaries, with the exception of the securing of loans between the Parent Company and the Company, or between other companies within the Group of the Parent Company;

(13) The dissolution of the business of the Company;

(14) Other transactions which are not in the ordinary course of business of the Company which will materially affect the Company or rights and benefits of the Parent Company.

Accounting, Financing and Auditing

Article 39. The accounting period of the Company shall commence on 1st January and end on 31st December of every year.

Article 41. The Company shall prepare a balance sheet and a profit and loss account at least once in a period of twelve months, which is the accounting year of the Company, and cause the auditor to complete the examination and audit before submission to the meeting of shareholders.

Such balance sheet and profit and loss account for the period ending 31st December shall be submitted to the annual general meeting for approval.

Article 42. The Company must appropriate a portion of annual net profit as a reserve fund in the amount not less than 5 percent of the annual net profit less the total accumulated losses brought forward (if any), until this reserve fund reaches the amount not less than the amount prescribed by Laws.

The remaining portions of the profits after making payment of dividends pursuant to the resolution of the shareholders meeting or making payment of interim dividends (if any) must be appropriated as a reserve for the Company's capital fund or any other reserve funds as the Board of Directors may deem appropriate. In light of this, the Board of Directors shall, as it deems appropriate, also have power to adjust portions of the reserve for the capital fund or other reserve funds already appropriated, except for the reserve fund referred to in the first paragraph and the shares premium reserve fund (if any).

Article 44. The Board of Directors may from time to time pay the shareholders interim dividends as may appear to it that the Company has gained sufficient profits and it is appropriate to do so.

The Board of Directors may pay an interim bonus to the directors according to the criteria specified by the shareholders meeting if it appears that the balance sheet and the profit and loss account as of 30th June have been already reviewed by the Company's auditor and the Company gains sufficient profits and it is appropriate to do so.

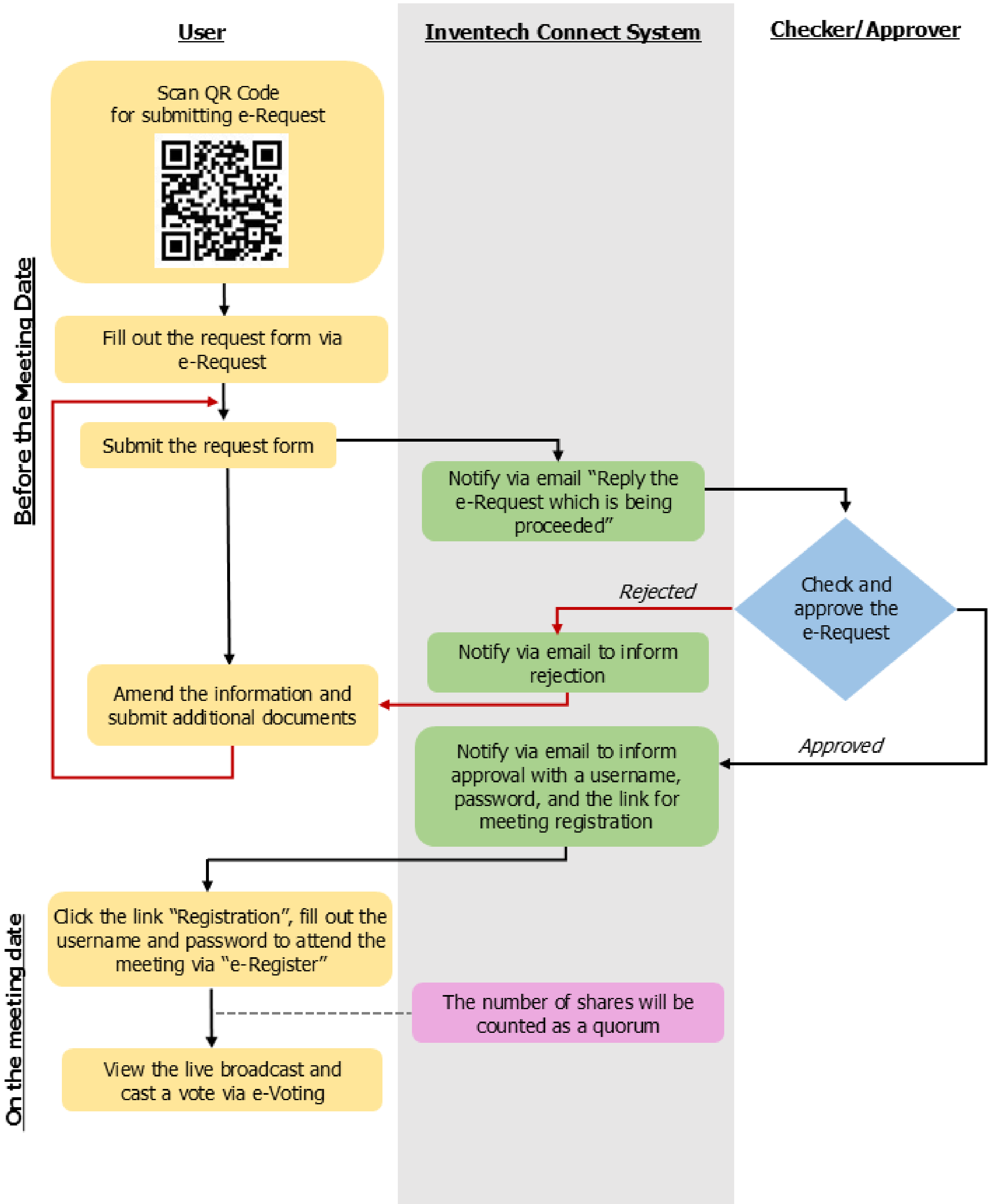
Article 45. The payment of dividend shall be made within 1 month from the date the resolution was passed by the shareholders meeting or by a meeting of the Board of Directors, as the case may be.

Article 46. The auditor may be a shareholder of the Company, but must not be a director, an officer, an employee or anybody holding an office in the Company.

Article 47. The auditor has the power to examine accounts, any other documents and evidence concerning incomes, expenditures, assets and liabilities of the Company, and also has the duty to attend and give explanation and opinion in the shareholders meeting of the Company whenever it is held to consider the balance sheets, profit and loss accounts and problems concerning the account of the Company, but he/she has no right to vote.

Article 49/1. In case that the Company or the Board of Directors has the duty to serve notices, or documents as prescribed by Laws governing public limited companies to its directors, shareholders or creditors, the Company or the Board of Directors may serve such notices or documents via electronic means in accordance with the procedures as prescribed by Laws.

Flowchart for the Registration and Meeting Attendance via e-Meeting



Usage notes

Log-on via a consolidated account / switch account
In case of submitting multiple requests via same email and phone number, the system will consolidate the requests into one user account. In case of multiple user accounts, press the "Change Account" button to log on into other accounts and the meeting quorums of previously used accounts will still be included as the base number of votes.

Leaving the meeting
Meeting participants may press the "Register to leave the quorum Meeting" button to leave the meeting. As such, the votes of shareholders/ proxies will be annulled for the remaining agenda items that have not yet been voted on.

Inventech Connect e-Meeting Guide

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

Appointment of Proxy to the Independent Directors

The Independent Directors whom the Bank nominates for shareholders' appointment of Proxy are inclusive of the following Independent Directors:

1) Mr. Chaovalit Ekabut
Independent Director and Chairman of the Audit Committee
Age: 67 years, Address: No. 9 Ratchadapisek Road, Jatujak Subdistrict, Jatujak District, Bangkok 10900

2) Mr. Prasong Vinaiphat
Independent Director and Chairman of the Nomination, Compensation and Corporate Governance Committee
Age: 75 years, Address: No. 9 Ratchadapisek Road, Jatujak Subdistrict, Jatujak District, Bangkok 10900

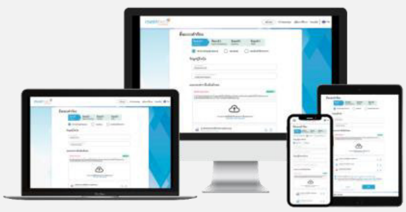
The shareholder who would like to appoint an independent director of the Bank could deliver the Proxy Form and accompanying documents to the Bank by mail at the address as shown below, by 17 March 2026 so that the Company has sufficient time for document verification. Please read the Guidelines for Meeting Registration, Proxy Appointment, and Vote Casting and Counting for more information.

Company Secretary
Siam Commercial Bank Public Company Limited
Corporate Office, 14th Floor, Zone A
No. 9, Ratchadapisek Road, Jatujak Subdistrict, Jatujak District, Bangkok 10900

In addition, the Bank make the Electronic Proxy available for shareholders as the other alternative. Please read the Guidelines for Attending of Electronic Meeting by Inventech Connect as shown below for more information. In case of electronic proxy, shareholders still have to deliver the Proxy Form and accompanying documents to the Bank.

Step for requesting Username & Password from via e-Request system

1. The Shareholders must submit a request to attend the meeting by Electronic Means via Web Browser at https://app.inventech.co.th/SCBB177605R/#/homepage or scan QR Code and follow the steps as shown in the picture.



** Merge user accounts, please submit e-Request by using the same email and phone number **

1 Click link URL or scan QR Code in the letter notice Annual General Meeting for access to the meeting

2 Choose type request for request form to 4 steps

Step 1 Fill in the information: information of shareholder and proxy including verification documents

Step 2 Fill in the information for verification

Step 3 Verify via OTP

Step 4 Successful transaction. The system will display information of shareholder again to verify the precision of the information

3 Please wait for a reply email from staff for details of the meeting and Password for access

2. For Shareholders who would like to either attend the Meeting by themselves or appoint a proxy (individual / juristic person / the Bank's nominated independent directors) to attend the meeting via the Electronic Means, please note that the electronic registration will be available from 13 March 2026 at 8:30 a.m. onwards until the end of the meeting. The shareholders are requested to submit the Proxy Form and accompanying documents to the Bank (Company Secretary) by 17 March 2026.
3. The electronic conference system will be available on 20 March 2026 at 12:00 p.m. (1 hours before the opening of the meeting). Shareholders or proxyholders shall use the provided Username and Password and follow the steps as advised in the Inventech Connect e-Meeting Guide.

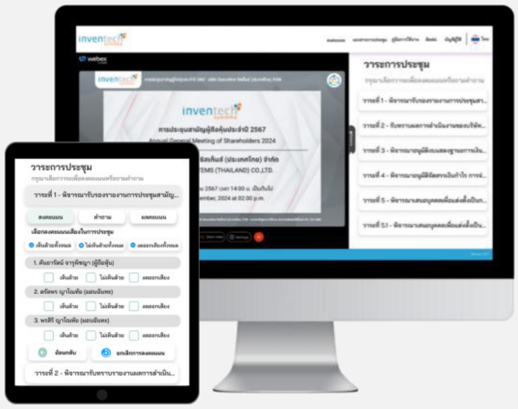
Identity Verification Document for the e-Register

In the event that the shareholder is a natural person

1. Attendance by shareholder: A photocopy of a valid photo-ID document issued by a governmental authority, such as a national identification card, a government official ID card, a driving license, an international driving license, a foreigner identification card, or a passport. Such document must be certified as true and correct by such shareholder.
2. Attendance by proxy:
   - (a) a Proxy Form B that is completed, dated upon an appointment of the proxy and signed by the proxy grantor / the authorized representative of shareholder and the proxy holder, and affixed with Baht 20 duty stamp which must be crossed out. The form can be downloaded from SCB's website or requested in hard copy from the Company Secretary via email at company_secretary@scb.co.th or by telephone 02-544-3445 and 02-544-4217-8.
   - (b) a photocopy of identification document of the proxy grantor (as referred to under clause 1 above) and certified as true and correct by the proxy grantor; and

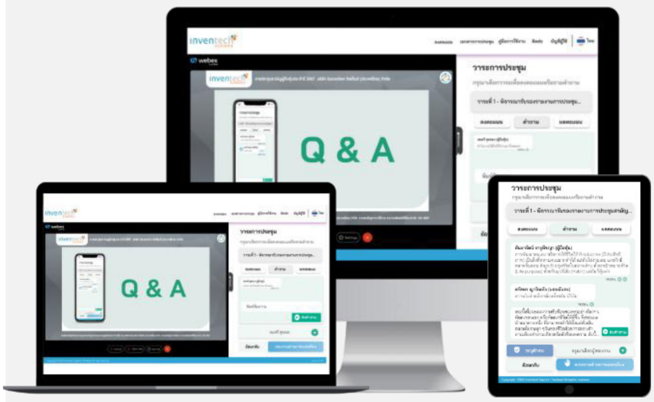
Registration and voting Processes (e-Voting)

1. Fill in the email and password that you received from your email or requested OTP
2. Click on "Register" button, then the system will register and count the registered name as a quorum.
3. Click on "Attend the Meeting", then click on "Accept" button.
4. Select the agenda for voting
5. Click on "Vote" button on the selected agenda.
6. Cast the vote on the selected agenda.
7. The system will display the result of your latest vote



If the shareholders or proxies who join the meeting would like to cancel the latest vote, click "Cancel Vote" and it shall be deemed that such latest vote equals to "No Vote" or it will be assigned to the voting result that the Meeting determines on such agenda items. Vote could be changed at all times until the system is closed for voting.

Asking questions via Inventech Connect



Select agenda item buttons

1. Ask a question via message.
   - Type a question then click "Send."
2. Ask a question via video and audio.
   - Click on "Conference"
   - Click "OK" to confirm your queue
   - Please wait for your queue, then turn on the microphone and camera accordingly.

Inventech Connect System User Manual

Inventech Connect System User Manual

* Note: the efficiency of the electronic conferencing system and Inventech Connect systems depends on the internet systems utilized by shareholders or proxyholders including equipment and/or programs that are installed in such equipment. To ensure the proper performance of the system, please follow the suggestions as follows:

- Internet speed should be at least 2.5 Mbps.
- Mobile phone / tablet with Android operating system must support Android 9.0 version and above, or iOS 14.8 version and above for iOS operating system.
- Computer/ notebook with Windows operating system, it should support Windows 10 and above or OS X 10.13 version and above for MAC users.
- Internet browsers can be either Chrome (which is recommended browser) or Safari / Microsoft Edge. Please note that **the system does not support Internet Explorer**

How to check the version of the operating systems

- For Android: select “Setting” or “More Setting”> About Phone > Software Information or Android Version
- For iOS: select “Setting” > “General” > “About” > “Software Version”

If you have any problems with the software, please contact Inventech Call Center

02-460-9225

@inventechconnect

The system available during 13 - 20 March 2026 at 08.30 a.m. – 05.30 p.m.

(Operating days only, excluding holidays and public holidays)

Report a problem

@inventechconnect

(ปิดอากรแสตมป์ 20 บาท)
(Affix Duty Stamp of Baht 20)

แบบหนังสือมอบฉันทะ แบบ ข.

Proxy Form B.

(แบบที่กำหนดรายการต่าง ๆ ที่จะมอบฉันทะที่ละเอียดชัดเจนตายตัว)
(This form prescribed matters for which the power is to be granted in full detail.)

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เขียนที่______________________________
Written at
วันที่______ เดือน______________ พ.ศ.__________
Date Month Year

(1) ข้าพเจ้า______________________________ สัญชาติ______________________
I/We Nationality
ที่อยู่ ______________ ถนน______________________ตำบล/แขวง____________________
residing at Road Tambon/Subdistrict
อำเภอ/เขต______________จังหวัด______________________ รหัสไปรษณีย์______________
Amphoe/District Province Postal Code

(2) เป็นผู้ถือหุ้นของ **ธนาคารไทยพาณิชย์ จำกัด (มหาชน)**
being a shareholder of **The Siam Commercial Bank Public Company Limited**

โดยถือหุ้นจำนวนทั้งสิ้นรวม______________หุ้น และออกเสียงลงคะแนนได้เท่ากับ______________ เสียง ดังนี้
holding the total amount of shares and having the right to vote equal to votes as follows

- ❑ หุ้นสามัญ______________หุ้น และออกเสียงลงคะแนนได้เท่ากับ______________ เสียง
  ordinary share shares and having the right to vote equal to votes
- ❑ หุ้นบุริมสิทธิ______________หุ้น และออกเสียงลงคะแนนได้เท่ากับ______________ เสียง
  preferred share shares and having the right to vote equal to votes

(3) ขอมอบฉันทะให้ (ผู้ถือหุ้นสามารถสอบฉันทะให้กรรมการอิสระได้ โดยมีรายละเอียดกรรมการอิสระ ปรากฏตามเอกสารประกอบการเข้าประชุม 2)
Hereby appoint (shareholder may grant a proxy to the Company's independent directors as details in accompanying documents for attending the meeting No.2)

❑ 1. ชื่อ______________________________ อายุ________ปี อยู่บ้านเลขที่__________
Name age years, resides at
ถนน______________ ตำบล/แขวง______________ อำเภอ/เขต______________
Road Tambon/Subdistrict Amphoe/Khet
จังหวัด______________รหัสไปรษณีย์______________ **หรือ**
Province Postal Code **or**

❑ 2. ชื่อ นายเชาวลิต เอกบุตร อายุ 67 ปี อยู่บ้านเลขที่ 9
Name Mr. Chaovalit Ekabut age 67 years, resides at 9
ถนน รัชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Ratchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900 **หรือ**
Province Bangkok Postal Code 10900 **or**

❑ 3. ชื่อ นายประสงค์ วินัยแพทย์ อายุ 75 ปี อยู่บ้านเลขที่ 9
Name Mr. Prasong Vinaiphat age 75 years, resides at 9
ถนน รัชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Ratchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900
Province Bangkok Postal Code 10900

คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้าเพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้น ครั้งที่ 203 ในวันศุกร์ที่ 20 มีนาคม 2569 เวลา 13.00 น. โดยเป็นการประชุมผ่านสื่ออิเล็กทรอนิกส์ ตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 และกฎหมายและกฎระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย
as my/our sole Proxy to attend and vote on my/our behalf at the Annual General Meeting of Shareholders No.203 on Friday, 20 March 2026, at 13.00 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on such other date and at such other place as may be adjourned or changed.

(4) ข้าพเจ้าขอมอบฉันทะให้ผู้รับมอบฉันทะออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมครั้งนี้ ดังนี้
I/We hereby authorized the Proxy to vote on my/our behalf in this meeting as follows:

วาระที่ 1 **รับทราบรายงานประจำปีของคณะกรรมการ**
Agenda No. 1 To acknowledge the Annual Report of the Board of Directors

วาระที่ 2 **พิจารณาอนุมัติงบการเงินสำหรับปีสิ้นสุดวันที่** 31 **ธันวาคม** 2568
Agenda No. 2 To consider and approve the financial statements for the year ended 31 December 2025

☐ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

☐ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

☐ เห็นด้วย Approve ☐ ไม่เห็นด้วย Not approve ☐ งดออกเสียง Abstain

วาระที่ 3 **พิจารณาอนุมัติการจ่ายเงินปันผล และรับทราบการจัดสรรกำไรจากผลการดำเนินงานปี** 2568 **ที่เหลือจากการจ่ายเงินปันผลเป็นเงินกองทุนชั้นที่** 1 **ที่เป็นส่วนของเจ้าของ** (CET1)
Agenda No. 3 To consider and approve the dividend payment and acknowledge the allocation of the Bank's remaining profit for the operational results of the year 2025 after the dividend payment to Common Equity Tier 1 (CET1) under Tier 1 capital

☐ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

☐ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

☐ เห็นด้วย Approve ☐ ไม่เห็นด้วย Not approve ☐ งดออกเสียง Abstain

วาระที่ 4 **พิจารณาเลือกตั้งกรรมการแทนกรรมการที่พ้นจากตำแหน่งตามวาระ**
Agenda No. 4 To consider and elect the directors in replacement of those retiring by rotation

☐ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

☐ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

☐ การเลือกตั้งกรรมการทั้งชุด
Election of all nominees to the Board of Directors

☐ เห็นด้วย Approve ☐ ไม่เห็นด้วย Not approve ☐ งดออกเสียง Abstain

☐ การเลือกตั้งกรรมการเป็นรายบุคคล
Election of each nominee to the Board of Directors

1. **นายอภิศักดิ์ ตันติวรวงศ์**
Mr. Apisak Tantivorawong

☐ เห็นด้วย Approve ☐ ไม่เห็นด้วย Not approve ☐ งดออกเสียง Abstain

2. **พล.อ.อ. สถิตย์พงษ์ สุขวิมล**
Acm. Satitpong Sukvimol

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

3. **พ.ต.อ. ธรรมนิธิ วนิชย์ถนอม**
Pol. Col. Thumnithi Wanichthanom

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

4. **นายพสุ เดชะรินทร์**
Mr. Pasu Decharin

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

5. **นายจักรกฤศฏิ์ พาราพันธกุล**
Mr. Chakkrit Parapuntakul

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

6. **นายอารักษ์ สุธีวงศ์**
Mr. Arak Sutivong

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

วาระที่ 5 พิจารณาอนุมัติค่าตอบแทนกรรมการประจำปี 2569 และเงินรางวัลกรรมการสำหรับผลการดำเนินงานปี 2568
Agenda No. 5 To consider and approve the directors' remuneration for the year 2026 and the directors' bonus based on the year 2025 operational results

❑ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

❑ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

วาระที่ 6 พิจารณาแต่งตั้งผู้สอบบัญชีและกำหนดจำนวนเงินค่าสอบบัญชีประจำปี 2569
Agenda No. 6 To consider and appoint the auditors and fix the audit fee for the year 2026

❑ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

❑ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

(5) การลงคะแนนเสียงของผู้รับมอบฉันทะในวาระใดที่ไม่เป็นไปตามที่ระบุไว้ในหนังสือมอบฉันทะนี้ให้ถือว่าการลงคะแนนเสียงนั้นไม่ถูกต้องและไม่ใช่เป็นการลงคะแนนเสียงของข้าพเจ้าในฐานะผู้ถือหุ้น
Any votes by the Proxy in any agenda item not rendered in accordance with my/our intention specified herein shall be deemed incorrect and not considered as my/our votes as a shareholder.

(6) ในกรณีที่ข้าพเจ้าไม่ได้ระบุความประสงค์ในการออกเสียงลงคะแนนในวาระใดไว้ หรือระบุไว้ไม่ชัดเจน หรือในกรณีที่ที่ประชุมมีการพิจารณาหรือลงมติในเรื่องใดนอกเหนือจากเรื่องที่ระบุไว้ข้างต้น รวมถึงกรณีที่มีการแก้ไขเปลี่ยนแปลงหรือเพิ่มเติมข้อเท็จจริงประการใด ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

If I/we do not specify or clearly specify my/our intention to vote in any agenda item, or if there is any agenda item considered or resolved in the meeting other than those specified above, or if there is any change or amendment to any fact, the Proxy shall be authorized to consider the matters and vote on my/our behalf as the Proxy deems appropriate.

กิจการใดที่ผู้รับมอบฉันทะได้กระทำไปในการประชุม เว้นแต่กรณีที่ผู้รับมอบฉันทะไม่ออกเสียงตามที่ข้าพเจ้าระบุในหนังสือมอบฉันทะ ให้ถือเสมือนว่าข้าพเจ้าได้กระทำเองทุกประการ

Any action taken by the Proxy at the meeting shall, unless the Proxy does not cast the votes in compliance with my/our intention specified herein, be deemed as being done by me/us in all respects.

ลงชื่อ/Signed______________________________ผู้มอบฉันทะ/Grantor
(______________________________)

ลงชื่อ/Signed______________________________ผู้รับมอบฉันทะ/Proxy
(______________________________)

ลงชื่อ/Signed______________________________ผู้รับมอบฉันทะ/Proxy
(______________________________)

ลงชื่อ/Signed______________________________ผู้รับมอบฉันทะ/Proxy
(______________________________)

หมายเหตุ/Remarks :

1. ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้
   A shareholder appointing a proxy must authorize only one proxy to attend the meeting and cast the votes on his/her behalf and the number of shares held by such shareholder may not be divided among more than one proxy in order to separate the votes to grant more than one proxy.
2. วาระเลือกตั้งกรรมการ สามารถเลือกตั้งกรรมการทั้งชุดหรือเลือกตั้งกรรมการเป็นรายบุคคล
   Either all or each nominee to the Board of Directors may be appointed as the director(s) in the agenda item of election of the directors.
3. ในกรณีที่มีวาระที่จะพิจารณาในการประชุมมากกว่าวาระที่ระบุไว้ข้างต้น ผู้มอบฉันทะสามารถระบุเพิ่มเติมได้ในใบประจำต่อแบบหนังสือมอบฉันทะแบบ ข. ตามแนบ
   If the matters to be considered are more than those specified above, the proxy grantor may use the Annex to Proxy Form B as attached for such additional matters.
4. ผู้รับมอบฉันทะจะต้องแสดงเอกสารดังต่อไปนี้ในการลงทะเบียนก่อนเข้าประชุม (แล้วแต่กรณี)
   The proxy must submit the following documents (as the case may be) during meeting registration prior to attending the meeting:
   4.1 กรณีผู้ถือหุ้นที่เป็นบุคคลธรรมดา
   In the event that the shareholder is a natural person:
   (ก) หนังสือมอบฉันทะตามแบบที่แนบมาพร้อมหนังสือบอกกล่าวเรียกประชุม ซึ่งได้กรอกข้อความถูกต้องครบถ้วนและลงลายมือชื่อผู้มอบฉันทะและผู้รับมอบฉันทะ พร้อมปิดอากรแสตมป์ 20 บาท
   a proxy form, the form of which is attached to the notice for calling the annual general meeting of the shareholders, that is completely filled-in and signed by the proxy grantor and the proxy, and affixed with Baht 20 stamp duty;
   (ข) สำเนาภาพถ่ายเอกสารแสดงตนของผู้มอบฉันทะที่ส่วนราชการออกให้และยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง และผู้มอบฉันทะได้ลงลายมือชื่อรับรองสำเนาถูกต้อง
   a photocopy of identification document of the shareholder issued by the government authority and not expired, such as the personal identification card, driving license, international driving license, foreigner identification card or passport, and certified as true and correct by the proxy grantor; and

(ค) เอกสารแสดงตนของผู้รับมอบฉันทะที่ส่วนราชการออกให้และยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง

an identification document of the proxy issued by the government authority and not expired, such as the personal identification card, driving license, international driving license, foreigner identification card or passport.

4.2 กรณีผู้ถือหุ้นที่เป็นนิติบุคคล

In the event that the shareholder is a juristic person:

(ก) หนังสือมอบฉันทะตามแบบที่แนบมาพร้อมหนังสือบอกกล่าวเรียกประชุม ซึ่งได้กรอกข้อความถูกต้องครบถ้วนและลงลายมือชื่อผู้มอบฉันทะและผู้รับมอบฉันทะ พร้อมปิดอากรแสตมป์ 20 บาท

a proxy form, the form of which is attached to the notice for calling the annual general meeting of the shareholders, that is completely filled-in and signed by the proxy grantor and the proxy, and affixed with Baht 20 stamp duty;

(ข) สำเนาภาพถ่ายหนังสือรับรองการจดทะเบียนนิติบุคคลของผู้ถือหุ้นที่ออกโดยกระทรวงพาณิชย์ หรือส่วนราชการที่มีอำนาจของประเทศที่นิติบุคคลนั้นตั้งอยู่ หรือเจ้าหน้าที่ของนิติบุคคลนั้น ซึ่งออกมาไม่เกิน 1 ปี โดยต้องมีรายละเอียดชื่อนิติบุคคล ผู้มีอำนาจลงลายมือชื่อผูกพันนิติบุคคล เงื่อนไขหรือข้อจำกัดอำนาจในการลงลายมือชื่อ ที่ตั้งสำนักงานใหญ่ เป็นต้น และลงลายมือชื่อรับรองสำเนาถูกต้องโดยผู้แทนนิติบุคคลและมีข้อความแสดงให้เห็นว่าผู้แทนนิติบุคคลซึ่งลงนามในหนังสือมอบฉันทะมีอำนาจกระทำการแทนนิติบุคคลซึ่งเป็นผู้ถือหุ้น

a photocopy of the Affidavit or Certificate of Incorporation of the shareholder issued by the Ministry of Commerce, a competent authority of the country in which such juristic person is situated, or an officer of such juristic person, in where the information as to the name, the address of the head office, and the person(s) having power to place his/her/their signature(s) or to act on behalf of such juristic person (including any condition or limitation thereof) must be specified, which the issuing date of such document must not be older than 1 year, and such document must be certified as true and correct by the authorized representative(s) of such juristic person;

(ค) สำเนาภาพถ่ายเอกสารแสดงตนของผู้แทนนิติบุคคลที่ส่วนราชการออกให้ ซึ่งลงนามในหนังสือมอบฉันทะและยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง และลงลายมือชื่อรับรองสำเนาถูกต้องโดยผู้แทนนิติบุคคลดังกล่าว

a photocopy of identification document of the authorized representative, who signed the proxy form, issued by the government authority and not expired, such as the personal identification card, driving license, international driving license, foreigner identification card or passport, and certified as true and correct by such authorized representative; and

(ง) เอกสารแสดงตนของผู้รับมอบฉันทะที่ส่วนราชการออกให้และยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง

an identification document of the proxy issued by the government authority and not expired, such as the personal identification card, driving license, international driver license, foreigner identification card or passport.

ใบประจำต่อแบบหนังสือมอบฉันทะ แบบ ข.
Annex to Proxy Form B.

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การมอบฉันทะในฐานะเป็นผู้ถือหุ้นของธนาคารไทยพาณิชย์ จำกัด (มหาชน) ในการประชุมสามัญผู้ถือหุ้น ครั้งที่ 203 ในวันศุกร์ที่ 20 มีนาคม 2569 เวลา 13.00 น. โดยเป็นการประชุมผ่านสื่ออิเล็กทรอนิกส์ ตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 และกฎหมายและกฎระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Appointment of proxy by a shareholder of The Siam Commercial Bank Public Company Limited in connection with the Annual General Meeting of Shareholders No.203 on Friday, 20 March 2026, at 13.00 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on such other date and at such other place as may be adjourned or changed.

วาระที่_______ **เรื่อง**____________________
Agenda No. Re:

❑ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

❑ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

วาระที่_______ **เรื่อง**____________________
Agenda No. Re:

❑ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

❑ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

วาระที่_______ **เรื่อง**____________________
Agenda No. Re:

❑ (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

❑ (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:

❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

วาระที่_______ **เรื่อง การเลือกตั้งกรรมการ (ต่อ)**
Agenda No. Re: To consider and elect the directors (if any)

ชื่อกรรมการ____________________
Name of director
❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

ชื่อกรรมการ____________________
Name of director
❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

ชื่อกรรมการ____________________
Name of director
❑ เห็นด้วย Approve ❑ ไม่เห็นด้วย Not approve ❑ งดออกเสียง Abstain

www.scb.co.th

SCB Thailand

The Siam Commercial Bank Public Company Limited
9 Ratchadapisek Road, Jatujak Subdistrict,
Jatujak District, Bangkok 10900, Thailand
Customer Center +66-2777-7777