(Translation for Reference Purposes Only)

Bank of Ayudhya Public Company Limited

Re: Supplier Code of Conduct

Krungsri, subsidiaries, and affiliates ("Krungsri Group") is committed to undertaking business in compliance with good corporate governance practices based on environmental, social, and governance responsibility toward sustainable development. Krungsri Group is well aware that the Bank's business operations are conducted in association with product and/or service **"suppliers" or vendors**, one of the key stakeholder groups which plays a vital role in supporting activities, services, and resources to ensure our business continuity and contribute a crucial part of our success.

In light of this, Krungsri Group has established common standards of fair treatment of suppliers, including service providers, intermediaries, and agents for equality, fairness, and non-discrimination, as well as this "**Supplier Code of Conduct**" to encourage all of our suppliers to adopt their corporate governance guidelines and code of conduct standards in the same fashion as Krungsri Group did. These include all applicable corporate governance laws, e.g., laws regarding countering all forms of bribery and corruption, and laws regarding human rights and labor, workplace well-being and safety. We also promote responsible business conduct that takes into account social, environmental, and climate change issues among suppliers to ensure sustainable business growth of both Krungsri Group and suppliers.

We believe that long-term relationships with suppliers and efficient supplier management will enhance cost management efficiency, mitigate the risk of business disruption caused by economic, social, environmental, and climate change impacts, and jointly advance innovation in accordance with the ever-changing business environment. Krungsri Group will comply with "Supplier Code of Conduct" to achieved stipulated objectives. In this regard, we reserve the right to review our business relationships with suppliers, should it is found that their business undertakings are not consistent with this Supplier Code of Conduct, based on impacts and damages incurred.

Krungsri Group's Supplier Code of Conduct is established to promote suppliers' compliance with good corporate governance practices, in consistent with applicable laws, international best practices and standards, under which four operational guidelines are as follows:

1. Business Integrity
    - Strictly comply with applicable laws, regulations, and regulatory requirements and conduct businesses with integrity, transparency, and auditability

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- Counter all forms of direct or indirect corruption, prohibit bribery with the aim of supporting business operations or pursuing business and/or competitive advantages, and avoid conflicts of interest in business
- Treat trade competitors with fairness by refraining from unethical behaviors, e.g., attacking them by casting their products or policies in a negative light, or making unfair comparisons on them
- Refrain from unauthorized disclosure or use of confidential information of the Bank, subsidiaries, and affiliates, customers, suppliers, and related parties, unless it was carried out in compliance with applicable laws; respect intellectual property rights of the Bank, subsidiaries, and affiliates, customers, suppliers, and related parties; and refrain from any breach of intellectual property rights*
- Protect personal information collected from related parties by putting in place appropriate security measures to prevent unauthorized or fraudulent personal data loss, access, use, changes, revisions, or disclosure*

  *For further information regarding the collection, use, or disclosure of personal data by privacy notice, which can be found at

  - Krungsri Group, please read https://www.krungsri.com/en/pdpa/privacy-notice
  - Krungsri Ayudhya AMC Ltd., please read www.krungsriproperty.com/en/pdpa-company
  - Siam Realty and Services Co., Ltd., please read at the company office
- Provide whistleblowing channels for employees, stakeholders, and other related parties
- Be committed to corporate social, environmental, and climate change responsibility by supporting social enterprises and/or community enterprises in selling products and/or services to support community economies and society, and supporting environmentally friendly products and/or services, such as products with Green Label or Carbon Reduction Label, etc to reduce greenhouse gas emissions and support long-term business operations

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2. Human Rights and Labor Practices

- Treat employees with equality, fairness, and non-discrimination by taking into account human rights and respecting their privacy regardless of race, nationality, color, religion, national origin, gender identity (including pregnancy), sexual orientation, age, education, disability, or other matters
- Strictly comply with labor laws, such as:
  - Refrain from using or supporting forced labor, as well as sexual and non-sexual harassment, threatening, imprisoning, bullying, human trafficking, or any other types of violence
  - Employment of children, disabled persons, foreign workers, and pregnant women shall be carried out in compliance with applicable laws.
- Remuneration and benefits shall be allocated appropriately and not less than those stipulated by applicable laws, such as:
  - Working hours shall not be longer than those stipulated by applicable laws, while overtime work shall be based on a voluntary basis.
  - Offer holidays and vacation leave not less than those stipulated by applicable laws
  - Termination of employment shall be carried out in compliance with labor laws and based on fairness.
- Encourage employees to join related associations and participate in negotiation for their own interest
- Refrain from constituting adverse impact on local communities and ensure that their rights are not violated.

3. Occupational Health & Safe Working Environment

- Strictly comply with applicable laws, regulations, and regulatory requirements related to occupational health and safety in workplaces
- Arrange for employees to work in a working environment that is safe and hygienic, and enables efficient operations; mitigate and control the risk of workplace accidents and impacts on occupational health; provide a guideline for emergency control and management to reduce potential losses

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- Arrange for employee training and knowledge sharing on occupational health and safety

4. Environment

- Strictly comply with environmental laws, regulations, and regulatory requirements
- Undertake business by taking into account environmental and biodiversity impacts as well as climate change, including supporting businesses and/or activities that result in positive impacts on the environment, biodiversity and climate action
- Cultivate a workplace culture of resource efficiency by taking into account efficient energy and resource use, such as consumption of electricity, water, fuel, paper, etc., using the 3Rs – Reduce, Reuse, and Recycle – to conserve natural resources and reduce environmental impacts
- The organization shall establish measurable goals and implementing strategies to manage environmental impacts, biodiversity, and climate change. These may include setting annual targets for reducing resource consumption such as water, electricity, and paper, as well as goals for lowering greenhouse gas emissions. Furthermore, appropriate channels shall be provided for receiving and addressing complaints related to these matters.

Authorized Signatory -Signature-

(Mr. Kenichi Yamato)

President and Chief Executive Officer

Issued on 27 January 2026

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