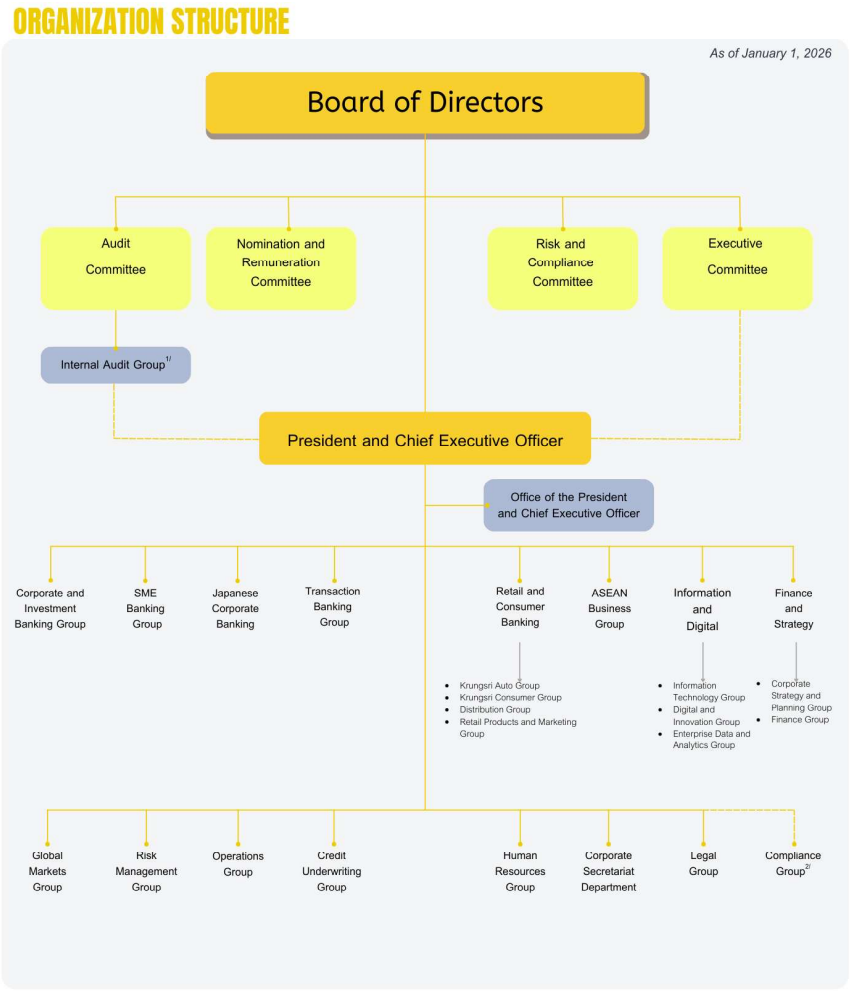
7. Corporate governance structure and significant information related to the board of directors, subcommittees, executives, employees, and others

7.1 Corporate governance structure

Corporate governance structure diagram

Corporate governance structure as of date : 1 January 2026

Corporate governance structure diagram



Remark:

1/ The Internal Audit Group reports directly to the Audit Committee.

2/ The Compliance Group reports directly to the Risk and Compliance Committee.

7.2 Information on the board of directors

7.2.1 Composition of the board of directors

	Number (persons)	Percent (%)
Total directors	**12**	**100.00**
Male directors	10	83.33
Female directors	2	16.67
Executive directors	2	16.67
Non-executive directors	10	83.33
Independent directors	5	41.67
Non-executive directors who have no position in independent directors	5	41.67

7.2.2 The information on each director and controlling person

List of the board of directors

List of directors	Position	First appointment date of director	Skills and expertise
1. Mr. Noriaki Goto Gender: Male Age : 63 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : No Residence in Thailand : No Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Chairman of the board of directors (Non-executive directors, Independent director) Authorized directors as per the company's certificate of registration : No Type of director : Existing director	25 Jul 2023	Business Administration, Law

List of directors	Position	First appointment date of director	Skills and expertise
2. Dr. Jamlong Atikul Gender: Male Age : 77 years Highest level of education : Doctoral degree Study field of the highest level of education : City and Regional Planning Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : Yes DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors, Independent director) Authorized directors as per the company's certificate of registration : No Type of director : Existing director	1 Nov 2018	Economics, Audit
3. Mr. Kenichi Yamato Gender: Male Age : 57 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : No **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Executive Directors) Authorized directors as per the company's certificate of registration : Yes Type of director : Existing director	15 May 2023	Economics

List of directors	Position	First appointment date of director	Skills and expertise
4. Mrs. Tongurai Limpiti Gender: Female Age : 69 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors, Independent director) Authorized directors as per the company's certificate of registration : No Type of director : Existing director	2 Jan 2020	Business Administration, Accounting
5. Dr. Wittaya Watcharawittayakul Gender: Male Age : 67 years Highest level of education : Doctoral degree Study field of the highest level of education : Computer Science Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors, Independent director) Authorized directors as per the company's certificate of registration : No Type of director : Continuing director (Full term of directorship and being re-appointed as a director)	28 Apr 2022	Information & Communication Technology

List of directors	Position	First appointment date of director	Skills and expertise
6. Mr. Jiro Omori Gender: Male Age : 60 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residence in Thailand : No Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : Yes DCP course : No **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors) Authorized directors as per the company's certificate of registration : No Type of director : Existing director	20 Jul 2022	Economics
7. Mr. Virat Phairatphiboon Gender: Male Age : 77 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics and Business Administration Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors) Authorized directors as per the company's certificate of registration : No Type of director : Existing director	2 Dec 1998	Economics

List of directors	Position	First appointment date of director	Skills and expertise
8. Professor Dr. Sakda Thanitcul Gender: Male Age : 67 years Highest level of education : Doctoral degree Study field of the highest level of education : Law Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors, Independent director) Authorized directors as per the company's certificate of registration : No Type of director : Continuing director (Full term of directorship and being re-appointed as a director)	1 Sep 2022	Law
9. Mr. Tinnawat Mahatharadol Gender: Male Age : 67 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : Yes **Shareholding in a company** • Direct shareholding : 75,000 Shares (0.001020 %)	Director (Non-executive directors) Authorized directors as per the company's certificate of registration : Yes Type of director : Newly appointed director to replace the ex-director	24 Apr 2025	Business Administration, Law

List of directors	Position	First appointment date of director	Skills and expertise
10. Mr. Masatoshi Komoriya Gender: Male Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Law Thai nationality : No Residence in Thailand : No Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : No **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors) Authorized directors as per the company's certificate of registration : Yes Type of director : Newly appointed director to replace the ex-director	10 Jul 2025	Law
11. Mr. Pornsanong Tuchinda Gender: Male Age : 64 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration (Finance and Management) Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : Yes DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Non-executive directors) Authorized directors as per the company's certificate of registration : No Type of director : Existing director	1 Oct 2015	Business Administration, Economics, Finance

List of directors	Position	First appointment date of director	Skills and expertise
12. Ms. Duangdao Wongpanitkrit Gender: Female Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration (Financial Accounting) Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : No DCP course : Yes **Shareholding in a company** • Direct shareholding : 0 Shares (0.000000 %)	Director (Executive Directors) Authorized directors as per the company's certificate of registration : Yes Type of director : Existing director	28 Mar 2016	Business Administration, Accounting, Finance

Additional explanation :

(*) Any offense under the Securities and Exchange Act B.E. 2535 (1992) or the Derivatives Act B.E. 2546 (2003),only in the following cases:

(1) Dishonest act or gross negligence

(2) Disclosure or dissemination of false information or statements that may be misleading or conceal material facts that should be notified, which may affect decision making of shareholders, investors or other parties involved

(3) Unfair acts or exploitation of investors in trading securities or derivatives, or participation in, or support to, such acts.

(**) Shareholdings by persons related to directors or executives as prescribed in Section 59 of the Securities and Exchange Act B.E. 2535 (1992), such as spouses or cohabiting couple (unmarried couples living together openly), minor children, etc.

List of board of directors who resigned / vacated their position during the year

List of directors	Position	Date of resignation / termination	Replacement director
1. Ms. Nopporn Tirawattanagool Gender: Female Age : 71 years Highest level of education : Master's degree Study field of the highest level of education : Accounting Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : Yes DCP course : Yes	Director (Non-executive directors) Authorized directors as per the company's certificate of registration : Yes	24 Apr 2025	Mr. Tinnawat Mahatharadol Appointment date of replacement director : 24 Apr 2025
2. Mr. Masakazu Osawa Gender: Male Age : 57 years Highest level of education : Master's degree Study field of the highest level of education : Law Thai nationality : No Residence in Thailand : No Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years (*) : Doesn't Have DAP course : Yes DCP course : No	Director (Non-executive directors) Authorized directors as per the company's certificate of registration : Yes	28 May 2025	Mr. Masatoshi Komoriya Appointment date of replacement director : 10 Jul 2025

Additional explanation :

(*) Any offense under the Securities and Exchange Act B.E. 2535 (1992) or the Derivatives Act B.E. 2546 (2003),only in the following cases:

(1) Dishonest act or gross negligence

(2) Disclosure or dissemination of false information or statements that may be misleading or conceal material facts that should be notified, which may affect decision making of shareholders, investors or other parties involved

(3) Unfair acts or exploitation of investors in trading securities or derivatives, or participation in, or support to, such acts.

(**) Shareholdings by persons related to directors or executives as prescribed in Section 59 of the Securities and Exchange Act B.E. 2535 (1992), such as spouses or cohabiting couple (unmarried couples living together openly), minor children, etc.

List of the board of directors by position

List of the board of directors	Position	Executive directors	Non-executive directors	Independent directors	Non-executive directors who have no position in independent directors	Authorized directors as per the company's certificate of registration
1. Mr. Noriaki Goto	Chairman of the board of directors		✓	✓		
2. Dr. Jamlong Atikul	Director		✓	✓		
3. Mr. Kenichi Yamato	Director	✓				✓
4. Mrs. Tongurai Limpiti	Director		✓	✓		
5. Dr. Wittaya Wat charawittayakul	Director		✓	✓		
6. Mr. Jiro Omori	Director		✓		✓	
7. Mr. Virat Phairatphiboon	Director		✓		✓	
8. Professor Dr. Sakda Thanitcul	Director		✓	✓		
9. Mr. Tinnawat Mahatharadol	Director		✓		✓	✓
10. Mr. Masatoshi Komoriya	Director		✓		✓	✓
11. Mr. Pornsanong Tuchinda	Director		✓		✓	
12. Ms. Duangdao Wongpanitkrit	Director	✓				✓
Total (persons)		**2**	**10**	**5**	**5**	**4**

Overview of director skills and expertise

Skills and expertise	Number (persons)	Percent (%)
1. Economics	5	41.67
2. Information & Communication Technology	1	8.33
3. Law	4	33.33
4. Accounting	2	16.67
5. Finance	2	16.67
6. Audit	1	8.33
7. Business Administration	5	41.67

Information about the other directors

The chairman of the board and the highest-ranking executive are from the same person	:	No
The chairman of the board is an independent director	:	Yes
The chairman of the board and the highest-ranking executive are from the same family	:	No
Chairman is a member of the executive board or taskforce	:	No
The company appoints at least one independent director to determine the agenda of the board of directors' meeting	:	Yes

The measures for balancing the power between the board of directors and the Management

The measures for balancing the power between the board of directors and the Management	:	Yes
Methods of balancing power between the board of directors and Management	:	Others : The Chairman and CEO are not the same person.

The Chairman of the Board and the President and Chief Executive Officer have the duty to jointly consider matters to be included in the agendas of Board of Directors meetings. Other directors including independent directors, who are free to propose additional agenda items that may be beneficial to the Bank to the meeting, are also given the opportunity to review and provide an opinion on the agenda items before a notification of each meeting is delivered to the Board of Directors.

7.2.3 Information on the roles and duties of the board of directors

Board charter : Yes

The Board of Directors deems it appropriate to establish the Charter of the Board of Directors for the Directors to use as reference to strictly perform their duties and support sustainable growth. The Board of Directors serves as the driving

force of the organization, playing a crucial role in formulating strategies and policies for business operations. The Board of Directors is obligated to execute its duties with a sense of responsibility, prudence, diligence, and unwavering integrity. This is to ensure that the organization is well-governed, adheres to legal requirements, follows Articles of Association of the Bank, and complies with the Board of Directors' resolutions and shareholder meetings. All decisions must also consider the maximum benefits for Krungsri and be fair to stakeholders, following the principles of good corporate governance.

The Charter topics are as follows:

1. Preface
2. Definitions of Key Words
3. Composition of the Board of Directors
4. Qualifications of Directors
5. Holding of Directorship in Krungsri Group or other organizations
6. Term of Office
7. The Approval Authorization of the Bank Board of Directors
8. Roles and Responsibilities of the Chairman of the Board
9. Roles and Responsibilities of the Board of Directors
10. Development of Bank Directors and Others Involved in Good Corporate Governance
11. Meeting and Quorum
12. Minutes of the Meeting

Reference link for the board charter :	https://www.krungsri.com/getmedia/707ef92f-54ea-4488-8c84-3d5a80a3bd97/charter-board-directors-en.pdf.aspx
Page number of the reference link :	1-20

7.2.4 Selection and Appointment of Directors

Nomination of Directors

Krungsri, by the Nomination and Remuneration Committee (NRC), has established qualifications of the directors which are suitable and in accordance with Krungsri's strategic necessity. The qualifications and criteria for the nomination of the directors are as follows:

- **Qualifications of the Directors**

1. A director shall have the following characteristics:
   (1) Demonstrate integrity and accountability.
   (2) Make decisions based on information (informed judgment).
   (3) Be mature and stable, a good listener and willing to provide different and independent opinions.
   (4) Work in accordance with principles.
   (5) Spend sufficient time dedicating oneself to performing one's duties as a director.
   (6) Attentively perform duties within one's scope of responsibilities.
2. A director should have the knowledge and expertise as well as experience which are beneficial to business operations as defined in the Board Skills Matrix set by the Bank including business management, industry knowledge, legal/compliance and corporate governance, finance and accounting, IT and digital, risk management, organization and HR, and international business management, etc.

In addition to the aforementioned characteristics, knowledge and expertise, a director shall possess qualifications in compliance with the Articles of Association and the Corporate Governance Principles of the Bank, laws, and requirements of regulators, i.e., the Bank of Thailand, the Securities and Exchange Commission, the Stock Exchange of Thailand, and other relevant regulators.

- **Method for the Nomination of Directors**

1. Nomination
   There are several methods stipulated by Krungsri for the nomination of appropriate persons to serve as a director such as (1) Nominated by a director, (2) Nominated by the NRC, (3) Nominated by an outsource firm hired by Krungsri, and (4) Nominated by a minority shareholder.
2. Consideration process
   The Secretary to the NRC proposes the names of the candidates to the NRC for further selection/ screening by taking into consideration all of the required characteristics and qualifications before passing the matter on to the Board of Directors for consideration and appointment or for further proposing to the shareholders' meeting for election, as the case may be.

- **Voting on Election/Appointment of Directors:** There are two voting approaches as follows:

1. Election of the directors by a general meeting of shareholders' resolution, i.e., election of new director to replace a director whose term of office expires and/or election of additional director (new director), will be in accordance with the rules and procedures stipulated in the Bank's Articles of Association as follows:
   (1) Each shareholder shall have one vote for one share.
   (2) Candidates for directors are elected on an individual basis, and the shareholders must cast all their votes and may not divide their votes among more than one of the candidates.
   (3) The election of candidates is decided by a majority vote, and in the event of a tie vote, the Chairman of the meeting shall have the deciding vote.
2. As to the appointment of a replacement directors by the Board of Directors for reasons other than retirement by rotation which requires the votes of not less than three-quarters of the remaining directors, such replacement director shall serve only the remaining term of the director whom he/she replaces.

Every year Krungsri entitles the shareholders to nominate persons to be elected as the directors three months before Krungsri delivers the notification of the annual general meeting of shareholders. In this respect, an announcement for exercising their rights is disseminated to the shareholders via the Stock Exchange of Thailand's system and the nomination criteria are disclosed on Krungsri's website.

- **Qualifications for Independent Directors**

Krungsri has established the following qualifications for independent directors which conform to the notification of the Capital Market Supervisory Board, with a more stringent provision on shareholding in order to bolster investor confidence and maintain the balance of sound management as detailed below:

1. Holding not more than 0.5 percent of the total voting shares of the Bank, parent company, subsidiary company, associated company, major shareholder or control person of the Bank. Any shares held by related persons* must also be counted.
2. Within two years prior to the appointment, not being or never having been a non-independent director, manager, person with power of management, contract staff, employee, salaried advisor or control person of the Bank, parent company, subsidiary company, associated company, same-level subsidiary company, major shareholder or control person of the Bank.
3. Having no family blood or legitimate registration relationship as father, mother, spouse, brother, sister, child and child's spouse with other director(s), any executive, major shareholder, control person or person nominated as a director, executive or control person of the Bank, subsidiary company or associated company.

4. Within two years prior to the appointment, not having or having never had business relationship with the Bank, parent company, subsidiary company, associated company, major shareholder or control person of the Bank in a manner that may obstruct independent discretion. Also, not being or having never been a principal shareholder or control person of those having business relationship with the Bank, parent company, subsidiary company, associated company, major shareholder, or control person of the Bank.
5. Within two years prior to the appointment, not being or having never been the auditor of the Bank, parent company, subsidiary company, associated company, major shareholder or control person of the Bank including principal shareholder, control person or partner of an audit firm which employed the auditor of the Bank, parent company, subsidiary company, associated company, major shareholder, or control person of the Bank.
6. Within two years prior to the appointment, not being or having never been the professional service provider including legal advisor or financial advisor obtaining more than 2.0-million-baht annual service fee from the Bank, parent company, subsidiary company, associated company, major shareholder or control person of the Bank, including a principal shareholder, control person, or partner of such professional firm.
7. Not being the director who was appointed as the representative of the Bank's directors, major shareholder, or other shareholder related to the major shareholder of the Bank.
8. Not operating any business which has the same nature as and is in competition with the business of the Bank, subsidiary company or associated company, or being principal partnership or executive director, contract staff, employee, salaried advisor, or holding more than 0.5 percent of the total voting shares of another company/partnership which operates the same business and is in competition for the business of the Bank, subsidiary company or associated company.
9. Not having any other characteristics which may cause inability to provide independent opinions related to the business operation of Krungsri Group.

   Also, consideration of the above relationship period must be in accordance with notifications of the Capital Market Supervisory Board. Independent directors who have qualifications under items 1-9 may be assigned by the Board of Directors to make collective decisions related to business operations of Krungsri, parent company, subsidiary company, same-level subsidiary company, or any juristic persons which may have a conflict of interest with Krungsri. In this regard, it shall not be deemed that such independent directors participate in the management.

Remark: * Related person as defined by the Capital Market Supervisory Board means a person or a partnership having relationship with a person in any of the following manners:

(a) a spouse of such person;

(b) a minor child of such person;

(c) an ordinary partnership in which such person or the person under (a) or (b) is a partner;

(d) a limited partnership in which such person or the person under (a) or (b) is a partner with unlimited liabilities, or a partner with limited liabilities holding shares in an aggregate number of more than 30 percent of the total number of shares of such limited partnership;

(e) a limited company or a public limited company in which such person or the person under (a) or (b) or the partnership under (c) or (d) holds shares in an aggregate number of more than 30 percent of the total paid-up shares of such company;

(f) a limited company or a public limited company in which such person or the person under (a) or (b) or the partnership under (c) or (d) or a company under (e) holds shares in an aggregate number of more than 30 percent of the total paid-up shares of such company;

(g) a juristic person in which such person has managing authority as a representative of the juristic person.

7.3 Information on subcommittees

7.3.1 Information on roles of subcommittees

Roles of subcommittees

Audit Committee

Role

- Audit of financial statements and internal controls
- Others
  - To supervise the operations of Krungsri Group to ensure that they are transparent, equitable, and in accordance with the policies set by the Board of Directors as well as to promote confidence among shareholders, investors, and stakeholders of Krungsri.
  - To help the Board of Directors review financial statements and ensure Krungsri's compliance with its own rules and regulations, laws relating to the business of the Krungsri Group in accordance with the good corporate governance principle as well as notifications of the Bank of Thailand, the Securities and Exchange Commission, the Capital Market Supervisory Board and the Stock Exchange of Thailand

Scope of authorities, role, and duties

A. Financial reports and external auditor

1. Review and cooperate with the senior management, internal audit team, and external auditor in overseeing internal control over financial reporting (ICFR) and consider the plan or the scopes of audit to ensure they cover material risk and financial reporting requirements including follow up the audit findings whether such findings are correctly, appropriately, and timely rectified to ensure internal controls and financial reporting preparation process was designed effectively, and the Bank's financial reports and any disclosed documents relating to the financial performance of the Bank and its group companies is accurate, adequate, reliable and reflect the true and fair view of the financial status of the Bank and its group companies while complying with accounting standards and practices.

2. Review the approach to Environmental, Social, and Governance (ESG) disclosure and its alignment with sustainability reporting frameworks. Oversee the process for preparing and disclosing sustainability-related information to ensure the compliance with regulatory requirement.

3. Consider, select and propose the independent and qualified candidates to the Board of Directors for appointment or termination of the external auditor, including their remunerations. Hold at least one meeting a year with the external auditor without the presence of management.

4. Review the process in relation to non-audit services from the audit firm of the external auditor and give consent to the engagement of such service and related fees to ensure that it will not impair the independence of the external auditor.

B. Internal control, risk management system, compliance system and internal audit

5. Review internal control, risk management system and compliance system of the Bank and its group companies, to ensure that they are suitable, adequate and efficient. Internal audit practice complies with internal audit standards and ensure internal audit unit's independence, as well as approve the appointment, transfer, dismissal, and notify to

the BOT as specified, assess the performance, and evaluate efficiency and effectiveness of operations, of the Head of Internal Audit Group of the Bank.

6. Consider internal control, risk management, and compliance with relevant laws and regulations by considering minutes of meetings of Risk and Compliance Committee, Risk Management Committee, and Compliance Committee or another relevant Committee.

7. Consider and approve Internal Audit's plan, Credit Review Plan, Budget and Resource Plan as well as consider the Internal Audit Charter, Internal Audit Policy, and Policy for reviewing of credits, credit-like transactions and contingent liabilities, before submission to the Bank's Board of Directors for approval.

8. Ensure that the Bank has taken appropriate and sufficient actions to manage anti-bribery and corruption risks, and to audit the Policy and Program for Anti-Bribery and Corruption. This includes to ensure the efficiency of internal controls and reviews of the evaluation results of the Self-Evaluation Tool for Countering Bribery, in alignment with the Thai Private Sector Collective Action Against Corruption (CAC) procedure under the Bank's Anti-Corruption Policy. In addition, a review must be carried out on the report on Self-Evaluation Tool, prepared by the internal audit team, pertaining to the anti-corruption measures of the Bank and certain group companies which have not established audit committees. This comprehensive review aims to ensure correctness and completeness before submission to the Bank's Board of Directors and/or the concerned board of directors of the group companies.

9. Review and cooperate with the senior management and internal audit team in reviewing and examining irregular, errant or suspicious matters as well as reviewing report progression of credit review including problems and obstacles of the credit review to establish corrective methods and finalize solutions to rectify such matters.

C. Related-party transactions or transactions that may create conflict of interest, and material transactions

10. Consider the related party transactions or transactions with possible conflict of interest, monitor and assess the rationality of acquisitions or disposals of material transactions based on the criteria approved by the Board of Directors, to ensure compliance with the rules and regulations of the SET, the SEC, the BOT, or other relevant laws and regulations including reasonableness and highest benefit to the Bank as well as the accuracy and completeness of disclosure of such information.

D. Good governance

11. To serve as another whistleblowing or complaint channel for any situation concerning of any employees that may deem to be fraudulent or in violation of laws, regulations, as well as the Bank's policies, procedures, and Directive and also serve as a channel to receive reports or complaints that may have negative impact to the Bank.

E. Compliance with regulatory requirements

12. Oversee and monitor the operations, business undertaking or actions taken by the Bank to ensure compliance with Securities and Exchange Acts, the Stock Exchange of Thailand regulations or laws, announcements and regulations pertaining to commercial banking business including internal policies and procedures.

F. Others

13. Ensure that inspection is carried out after receiving the external auditor's report on suspicious circumstances of violation committed by the Bank's board members and management, in relation to the section 281/2 paragraph two, 305, 306, 308, 309, 310, 311, 312 or 313 of the Securities and Exchange Act B.E. 2535. The Audit Committee shall report the preliminary inspection results to the Securities and Exchange Commission and the external auditor, in compliance with the Section 89/25 of the Securities and Exchange Act, within 30 days from the day they are notified by the external auditor. In cases where the suspicious circumstances could significantly affect shareholders' rights or there is an issue that shareholders should be informed, the Bank should promptly disclose preliminary information to investors.

14. Conduct the inspection to prepare the report on the preliminary inspection results in accordance to the above-stated 13, the Audit Committee shall consider issues as follows: (1) the significance and risk implications of the matter for the Bank and investors, such as its impact on the financial status and operational performance of the Bank, and its effect on the credibility of the Bank's financial reporting (2) individuals involved in the aforementioned circumstances (3) consideration of measures to mitigate potential impacts on the Bank and shareholders overall (4) consideration of measures to enhance the Bank's internal control system.

15. Further inspections in greater detail in accordance to the above-stated 13 shall be carried out as deemed appropriate and report the results to the Bank's Board of Directors to rectify the issues found within appropriate timeline and report the progress of inspection to the SEC and external auditor periodically.

16. Consider inviting the management of internal control, risk management and compliance function for meeting as necessary to assure the appropriateness of internal control, risk management and compliance with relevant laws and regulations.

17. Enable mechanisms to oversee and monitor correctness and appropriateness on the use of funds raised in accordance with disclosed objectives, such as having an internal control system that ensures transparency and auditability of fund utilization etc. and disclose the progress to shareholders.

18. Prepare the Audit Committee's Corporate Governance Report and disclose the same in the Bank's Annual Report, comprising of at least the following information:

(1) opinion on the accuracy, completeness and creditability of the Bank's financial report;

(2) opinion on the adequacy of the internal control system;

(3) opinion on the compliance with the laws on securities and exchange, the Stock Exchange of Thailand's regulations, or laws pertaining to commercial banking business;

(4) opinion on the suitability of an external auditor;

(5) opinion on the transactions that may lead to conflict of interest;

(6) the number of audit committee meetings and the attendance of such meetings by each committee member;

(7) opinion or overall observation of the audit committee from its performance of duties in accordance with its charter; and

(8) other matters which, according to the audit committee's opinion, should be revealed to the shareholders and general investors, subject to the scope of duties and responsibilities assigned by the Bank's Board of Directors.

19. Where there is a material change in the composition or in the duties of the audit committee, review the duties of Audit Committee's and term of office and present the same to the Board of Directors to consider amendments as deem appropriate.

20. Ensure clear written announcement of the Audit Committee's scope of duties which approved by the Board of Directors and any material change which may affect the audit committee's performance and disclose the same to the shareholders in the Bank's Annual Report.

21. Submit timely reports to the Board of Directors for remedial action upon the audit committee finding or suspects any misconduct in the following areas:

- Any transaction with conflict of interest.

- Any fraud or irregularity or material defect in the internal control system.

- Any breach of the Bank's rules and regulations, the Articles of Association as well as laws governing the banking business.

If the Board of Directors or the senior management does not take remedial action within the timeline determined by the Audit Committee, the Audit Committee shall disclose such failure in the Bank's Annual Report and report to the BOT and the Office of the Securities and Exchange Commission.

22. The Audit Committee shall have authority to access to any document and information it requires and to request a meeting with management, employees or external parties, as appropriate and also have authority to seek independent professional opinions or advices, as necessary, at the Bank's expense.

23. Conduct annual performance assessment of the Audit Committee and report the assessment result to the Bank's Board of Directors.

24. Perform any other tasks as assigned by the Bank's Board of Directors as consented by the Audit Committee.

Reference link for the charter

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Executive Committee

Role

• Climate-related risks and opportunities governance

• Others

• To enhance management and operational efficiency of Krungsri Group to conform to the policy set by the Board of Directors.

• To be the gatekeeper of matters proposed to the Board of Directors, except for those already reviewed by the Nomination and Remuneration Committee and/or the Audit Committee and/or the Risk and Compliance Committee.

Scope of authorities, role, and duties

1. To be in charge of the Bank's operations to ensure compliance with all relevant laws and the Bank's regulations.

2. To be in charge of the Bank's business management to achieve the set goals, policies, strategies, and business plans.

3. To assist the Board of Directors in setting optimal policies and plans by providing full and accurate information.

4. To screen strategic plans, annual business plan, capital expenditure budgets, operational objectives, and other project plans, including income/non-interest expenditure controls before submitting to the Board of Directors.

5. To assign the Management Committees to consider matters which occur from the Bank's ordinary operations.

6. To prepare reports as assigned by the Board of Directors.

7. To review policy and business plans prepared by the President and Chief Executive Officer and propose the business plans which have been reviewed to the Board of Directors for approval.

8. To consider policy and business plans endorsed by the Board of Directors on a quarterly basis and present views relating to the policy and business plans to the Board of Directors.

9. To consider, approve and monitor the following operations:

9.1 High cost investment.

9.2 Launching of new product or cessation of providing service or adjustment of prices which have been approved.

9.3 Go into business by capital investment, share investment, business partnership, or contracts or agreements.

9.4 Provision of credits or guarantee apart from the Bank's ordinary operations.

9.5 Any actions resulting in property rights or right over the Bank's assets.

9.6 Liability payments or liability payment before due date.

9.7 Changes of strategies relating to the provision of credit and acceptance of deposits.

9.8 Credit limits opening and closing.

9.9 To enter into agreements or the setting of policy relating to agreements with the departments monitoring the Bank's business operations in cases other than those which the Bank's high-level executives have been empowered to do.

9.10 Credit requests and also relevant operations relating to credit within its scope of authorizations delegated from the Board of Directors in accordance with the credit policy and based on acceptable risk in accordance with the risk policy of the Bank.

9.11 Sustainability strategy and climate change as well as Net Zero related elements across business units, including the Sustainable Financial Targets, the Banks own Transition Plan, Financed Emissions pathways and Environmental, Social, and Governance Data strategy.

10. To monitor operations of the Bank's departments to ensure compliance with plans and goals in an efficient and effective manner.

11. To review, monitor, provide suggestions and directions to ensure that the management system and operational process of various departments are modern, up-to-date and correspond to the fast-changing economic situation.

12. To have the authority to examine the Bank's documents and data and summon relevant employees for questioning so that the Committee may fulfill its objectives.

13. To have the authority to appoint and set the roles and responsibilities of the Management Committees and/or individuals as deemed appropriate to assist the management of the Bank and drive completion of initiatives.

14. To undertake assignments from the Board of Directors.

15. To report the Bank's operations and various activities that has major implications to the Board of Directors.

16. To operate matters relating to the Bank's overall businesses or operations.

17. To monitor operations of the Management Committees reporting to the Executive Committee.

18. To approve quarterly (reviewed) financial statements after review by the Audit Committee.

Any matter to be proposed to the Committee should be filtered by at least one of related Management Committees (if any).

Reference link for the charter

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Nomination and Remuneration Committee

Role

- Director and executive nomination
- Remuneration

Scope of authorities, role, and duties

The main roles and responsibilities of the Nomination and Remuneration Committee (NRC) shall be as follows:

1. Nomination

1.1 To determine and endorse policies with clear and transparent principles for submission to the Board of Directors for consideration and approval and for submission to the Bank of Thailand upon request as follows:

(1) The policies, guidelines, and methods for the selection of candidates for Bank's directors, members of the subcommittees whose authority, roles and responsibilities are directly assigned by the Bank's Board of Directors, senior executives at the level of Executive Vice President and above, and Bank's advisors equivalent to Director or executive

at Executive Vice President level and above

(2) The policies, guidelines, and methods for the selection of candidates for directors, managing directors or persons holding equivalent positions regardless of title, and senior executives at the level of Executive Vice President and above that is equivalent to the Bank's Executive Vice President level of the entities in which the Bank holds more than 50 percent of shares.

1.2 To select and/or screen candidates and endorse the appointment of the candidates to the following positions for submission to the Board of Directors or the shareholders meeting for consideration and approval, as the case may be:

(1) Directors of the Bank

(2) Members of the various subcommittees reporting directly to the Bank's Board of Directors

(3) Appointment or removal or position change of senior executives at the level of Executive Vice President and above of the Bank

(4) Appointment or removal or position change of directors of the entities in which the Bank holds shares whereby the number and composition of directors will be as stipulated in the Articles of Association of each entity and in accordance with the Bank's guidelines on determination of numbers of directors of Krungsri Entities, directorship proportion according to JV agreement, and relevant regulatory requirements

(5) Appointment or removal or position change of managing directors or persons holding equivalent positions regardless of title, and senior executives at the level of Executive Vice President and above that is equivalent to the Bank's Executive Vice President level of the entities in which the Bank holds more than 50 percent of shares or as specified by the NRC

(6) Appointment or removal or position change of directors, managing directors or persons holding equivalent positions regardless of title of the entities in which the Bank indirectly holds shares through another entity in the Bank's financial business group (sub-subsidiaries): The NRC may assign the Executive Committee to consider and endorse the matter for further submission to the entity which is the parent company, and the matter shall be reported to the NRC for acknowledgement

(7) Appointment or removal of the Bank's advisors equivalent to Director or executive at Executive Vice President level and above

This shall exclude a person who is employed by the Bank for his/her special technical expertise or special skill, such as accounting advisor, legal advisor, information technology advisor, tax advisor, language advisor, corporate communication advisor, insurance advisor, or advanced quantitative model advisor, etc. or as stipulated by the Bank of Thailand.

1.3 To ensure that the size and composition of the Board of Directors are appropriate for the organization and modify them as appropriate in consideration of the changes in the environment. Also, to ensure that the mechanisms or tools that support director selection and nomination process are in place so as the Board of Directors is endowed with members who exhibit behaviors and possess competency and experience in a variety of fields beneficial to the Bank's business operation in the long run and in line with the Bank's business direction and strategies.

2. Remuneration

2.1 To determine and endorse the policies on and the amount of remuneration and other benefits for directors and persons with power of management that reflect the strategic objectives, roles and responsibilities, and relevant risks of the Bank and/or companies in its financial business group where the policies must contain clear and transparent criteria as well as comparable to the industry benchmark for submission to the Board of Directors for consideration and approval and for submission to the Bank of Thailand upon request.

(1) To determine and endorse remuneration and other benefits for Bank's directors, members of the various subcommittees, senior executives at the level of Executive Vice President and above, and Bank's advisors equivalent to Director or executive at Executive Vice President level and above.

(2) To determine and endorse remuneration and other benefits for directors, managing directors or persons holding equivalent positions regardless of title, and senior executives at the level of Executive Vice President and above that is equivalent to the Bank's Executive Vice President level of the entitles in which the Bank holds more than 50 percent of shares or as specified by the NRC.

2.2 To ensure that Bank's directors, senior executives of the Bank at the level of Executive Vice President and above, as well as directors, managing directors or persons holding equivalent positions regardless of title, and senior executives at the level of Executive Vice President and above that is equivalent to the Bank's Executive Vice President level of the entities in which the Bank holds more than 50 percent of shares receive remuneration commensurate with their roles and responsibilities and those who have been assigned additional roles and responsibilities receive remuneration appropriate to the assignments.

2.3 To ensure that the evaluation of the performance is undertaken uniformly across the Bank and companies in Krungsri Group taking into account the increase in the valuation of shareholders' equity in the long-term based on duties, responsibilities and risks involved.

(1) To consider and endorse performance evaluation guidelines and performance evaluation forms prepared by the Bank in appropriate formats for use in evaluating the Board of Directors' performance before submission to the Board of Directors for consideration and approval.

(2) To consider and endorse performance evaluation guidelines, goals and objectives and performance targets of senior executives of the Bank at the level of Executive Vice President and above as well as directors, managing directors or persons holding equivalent positions regardless of title, and senior executives at the level of Executive Vice President and above that is equivalent to the Bank's Executive Vice President level of the entities in which the Bank holds more than 50 percent of shares or as specified by the NRC in order to consider the annual remuneration before submission to the Board of Directors for consideration and approval.

(3) To consider and provide opinions regarding the performance of the highest executive position of the Bank or a person holding equivalent position regardless of title in order to consider the annual remuneration prior to submission of the matter to the Board of Directors for consideration and approval.

(4) To consider and endorse the performance of senior executives of the Bank at the level of Executive Vice President and above as well as directors, managing directors or persons holding equivalent positions regardless of title, and senior executives at the level of Executive Vice President and above that is equivalent to the Bank's Executive Vice President level of entitles in which the Bank holds more than 50 percent of shares or as specified by the NRC in order to consider the annual remuneration prior to submission of the matter to the Bank's Board of Directors for consideration and approval.

For directors, managing directors or persons holding equivalent positions regardless of title of the entities in which the Bank indirectly holds shares through another entity in the Bank's financial business group (sub-subsidiaries), the NRC may assign the Executive Committee to consider and endorse the matter for further submission to the entity which is the parent company, and the matter shall be reported to the NRC for acknowledgement by document.

3. Other responsibilities

3.1 To consider and endorse the salary structure of executives and employees of the Bank to ensure alignment with the Bank's business strategies and market-competitive pay taken into consideration the relevant risks before submission to the Board of Directors for consideration and approval.

3.2 To consider and endorse the annual performance bonus and merit increase framework of the Bank and the entities in which the Bank holds more than 50 percent of shares or as specified by the NRC before submission to the Board of Directors for consideration and approval.

For entities in which the Bank indirectly holds shares through another entity in the Bank's financial business group (sub-subsidiaries), the NRC may assign the Executive Committee to consider and endorse the matter for further submission to the entity which is the parent company, and the matter shall be reported to the NRC for

acknowledgement by document.

3.3 To consider a succession plan for the highest executive position of the Bank or a person holding an equivalent position regardless of title for submission to the Board of Directors for consideration and approval. Also, to consider and approve a succession plan for the various functional group heads.

3.4 To consider appropriateness of the Bank's organization restructuring at Functional Group level and above or substantial or major changes in the Bank's organization structure and endorse the organization restructuring proposals before submission to the Board of Directors for consideration and approval.

3.5 To oversee that there is disclosure of nomination and remuneration policies and present a summary of the operations of the Nomination and Remuneration Committee in the Bank's Annual Report.

(1) To disclose policy and process for the selection of for Bank's directors and senior executives at the level of Executive Vice President and above.

(2) To disclose remuneration policy and various form of compensation as well as details regarding criteria for overall performance assessment, objectives and operations, the Committee's opinions, and methods and tools for determining remuneration packages that reflects risks (if any).

(3) To disclose a summary of the operations of the Nomination and Remuneration Committee.

3.6 To consider the investigation results and/or opinions proposed by the Chief Human Resources Officer and the President and CEO on disciplinary actions/ liability for losses for the wrongdoing in case the investigated employees are senior executives of the Bank at the level of Executive Vice President and above as well as directors, managing directors or persons holding equivalent positions regardless of title, and senior executives at the level of Executive Vice President and above that is equivalent to the Bank's Executive Vice President level of entitles in which the Bank holds more than 50 percent of shares or as specified by the NRC.

In case where the NRC does not agree with the investigation results and/or the opinions of the Chief Human Resources Officer and the President and Chief Executive Officer, the decision of the NRC shall be deemed final.

3.7 To consider whistleblowing cases according to the Whistleblowing Policy as follows:

(1) To propose to the Board of Directors the appointment of the working committee consisting of the Head of Internal Audit Group, Head of Human Resources Group, and Chief Compliance Officer to consider whistleblowing cases involving employees at Senior Vice President level and above.

(2) To report and recommend course of action to the Board of Directors on the result of whistleblowing cases involving senior executives at the level of Executive Vice President and above.

3.8 To ensure that environmental and climate consideration are integrated into the relevant scopes of authority, duties, and responsibilities above.

3.9 To work closely with the Risk and Compliance Committee to ensure that remuneration policy reflects material risks of the Bank.

3.10 The Committee may seek advice from external consultant experts (independent) such as for salary surveys, selection of directors and senior executives, etc., as needed, with the Bank being responsible for the expenses incurred.

3.11 To perform other tasks assigned by the Board of Directors and/or the Chairman of the Board of Directors

Reference link for the charter

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Risk and Compliance Committee

Role

- Risk management
- Corporate governance

Scope of authorities, role, and duties

1. Provide suggestions to the Board of Directors on the overall strategies, policies, and framework on risk management and compliance.

2. Prescribe Risk Management Group and Compliance Group's duties and scope of work to commensurate with the complexity of the bank's business and in accordance with this Charter. The Risk and Compliance Committee is to also oversee that Senior Management Team (SMT) and the Chief Risk Officer comply with the risk management policies, strategies, and the acceptable level of risk appetite.

3. Oversee and monitor the implementation of strategies for integrated risk management, inclusive of capital, liquidity and compliance management in mitigating the major risks, i.e. credit risk, market risk, liquidity risk, operational risk, legal risk, information technology risk including cyber risk, reputational risk, and compliance risk. In addition, integrate effectively environmental and climate related risks throughout the principal risks.

4. Revisit and review the sufficiency and effectiveness of the overall risk management policies and strategies as well as the annual compliance plan and risk appetite level at least once a year or when there is any significant change to ensure their effectiveness. The Risk and Compliance Committee should discuss and exchange views with the Audit Committee to ensure the comprehensiveness of the risk management policies and strategies and their effectiveness which should cover all existing and new types of risk, including environmental and climate risks, and social risk, and whether the actions taken per these policies and strategies are effective and efficient in mitigating risks.

5. Regularly report to the Board of Directors on the risk exposure, efficiency of risk management, situation on the implementation of risk culture, as well as significant factors and issues, and the required enhancement to be in line with the established risk and compliance policy and strategy. The Risk and Compliance Committee is to also communicate to the Audit Committee on any non-compliance issue for acknowledgement.

6. Review and monitor all pending/overdue issues from Bank of Thailand, National Credit Bureau Co., Ltd., Securities and Exchange Commission, Anti-Money Laundering Office, etc. and compliance related issues to ensure that they are rectified per the specified timeline.

7. Evaluate the performance of the Chief Compliance Officer and the Chief Risk Officer to ensure independency and prevent possible conflict of interest.

8. Provide recommendations on best practices, development and improvement plans and information communicated to the public regarding Good Corporate Governance.

9. Determine/review recommendations on Code of Business Conduct and The Spirit & The Letter including business ethics and good practices of the Bank's senior management and employees, ensure publication and communication to all staff for acknowledgement and use as guidelines.

10. Conduct an annual performance assessment of the Risk and Compliance Committee and report the assessment result to the Board of Directors.

11. Perform any other tasks as assigned by the Board of Directors as agreed by the Risk and Compliance Committee.

Reference link for the charter

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Sustainability Committee

Role

• Sustainability development

Scope of authorities, role, and duties

1. Develop the Bank's and the Group Companies' policy, direction, and framework on ESG or sustainability, in particular, the environmental and climate change (E&C) agenda as well as CSR, in alignment with the principle of sustainable banking and regulators' guidance and expectation as well as The United Nations Sustainable Development Goals (the UN SDGs) at large, to be proposed to the Executive Committee for approval

2. Determine material ESG matters and maintain oversight of ESG matters including environmental and climate change risks and opportunities which may affect Krungsri's business activities

3. Ensure consistency and alignment of Krungsri's corporate sustainability agenda with that of MUFG Bank, Ltd. and international best practices, commensurate to Krungsri's business model

4. Monitor progress on strategies and targets, particularly key milestones established by the Bank of Thailand (BOT) and/ or the Thai Bankers' Association (TBA) on sustainable banking and environmental and climate change agendas

5. Ensure compliance with leading best practices in the management and disclosure of corporate sustainability issues, opportunities, progress, and results

6. Oversee, approve, and monitor the Net Zero Working Group on agendas, among others, transition plan execution, own emissions reduction strategy execution, financed emissions pathways, Social and Sustainable Finance (SSF) Target, industry engagement and advocacy strategy, and ESG-related disclosure strategies

7. Develop an annual CSR program and budget to be proposed to the Executive Committee for approval

8. Acknowledge and/or approve a CSR action plan and expenditures required to be executed in the Bank's and the Group Companies' CSR initiatives as approved by the Executive Committee, including supervising compliance with the action plan, and coordinating with the Krungsri Foundation and other concerned entities as appropriate

9. In case of requesting donation budget approval or sustainability activity approval for a proposal not included in the annual plans approved by the Committee, approval from the Committee is required in case the amount exceeds THB 1,000,000 (one million baht) per initiative. The Chief Strategy Officer shall have the authority to consider and approve the donation amount not exceeding THB 500,000 (five hundred thousand baht). In case the budget exceeds THB 500,000 (five hundred thousand baht) but less than THB 1,000,000 (one million baht), the Chief Strategy Officer shall have the authority to consider and approve the donation proposal but must be endorsed by the Chief Financial Officer, and the Secretary to the Committee shall report the said matters at the next Committee meeting.

10. Review and provide advice on sustainability reporting to ensure that the Bank and the Group Companies' reporting comply with recommendations and regulations prescribed by the Securities and Exchange Commission (SEC) and the Stock Exchange of Thailand (SET)

11. Oversee rating agency engagements (including traditional and ESG rating agencies), including engagement with debt and equity investors and preparation of investor relations content for quarterly and full year financial results

Reference link for the charter

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7.3.2 Information on each subcommittee

List of audit committee

List of directors	Position	Appointment date of audit committee member	Skills and expertise
1. Mrs. Tongurai Limpiti(*) Gender: Female Age : 69 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : Yes	Chairman of the audit committee (Non-executive directors, Independent director) Director type : Existing director	28 Apr 2022	Business Administration, Accounting
2. Dr. Jamlong Atikul(*) Gender: Male Age : 77 years Highest level of education : Doctoral degree Study field of the highest level of education : City and Regional Planning Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : Yes	Member of the audit committee (Non-executive directors, Independent director) Director type : Existing director	1 Nov 2018	Economics, Audit

List of directors	Position	Appointment date of audit committee member	Skills and expertise
3. Dr. Wittaya Watcharawittayakul(*) Gender: Male Age : 67 years Highest level of education : Doctoral degree Study field of the highest level of education : Computer Science Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : Yes	Member of the audit committee (Non-executive directors, Independent director) Director type : Existing director	28 Apr 2022	Information & Communication Technology
4. Professor Dr. Sakda Thanitcul(*) Gender: Male Age : 67 years Highest level of education : Doctoral degree Study field of the highest level of education : Law Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : Yes	Member of the audit committee (Non-executive directors, Independent director) Director type : Existing director	1 Sep 2022	Law

Additional explanation :

(*) Directors with expertise in accounting information review

List of executive committee members

List of directors	Position	Appointment date of executive committee member

List of directors	Position	Appointment date of executive committee member
1. Mr. Kenichi Yamato Gender: Male Age : 57 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residence in Thailand : Yes	The chairman of the executive committee	15 May 2023
2. Mr. Bunsei Okubo Gender: Male Age : 50 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residence in Thailand : Yes	Member of the executive committee	12 May 2023
3. Mr. Sayam Prasitsirigul Gender: Male Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Finance Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Jan 2021
4. Ms. Saisunee Hanprathueangsil Gender: Female Age : 57 years Highest level of education : Bachelor's degree Study field of the highest level of education : Computer Science & Mathematics & Statistics Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Jan 2025

List of directors	Position	Appointment date of executive committee member
5. Ms. Duangdao Wongpanitkrit Gender: Female Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration (Financial Accounting) Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Jan 2013
6. Mr. Chandrashekar Subramanian Krishoolndmangalam Gender: Male Age : 63 years Highest level of education : Master's degree Study field of the highest level of education : Commerce Thai nationality : No Residence in Thailand : Yes	Member of the executive committee	3 Jan 2007
7. Mr. Pairote Cheunkrut Gender: Male Age : 60 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Jan 2020
8. Mr. Vasin Udomratchtavanich Gender: Male Age : 53 years Highest level of education : Doctoral degree Study field of the highest level of education : Technology Management Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Jun 2019

List of directors	Position	Appointment date of executive committee member
9. Mr. Kittichai Singha Gender: Male Age : 54 years Highest level of education : Doctoral degree Study field of the highest level of education : Public Administration (Public - Private Management) Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Dec 2022
10. Mr. Prakob Phiencharoen Gender: Male Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration/ Economic Law Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Jan 2022
11. Ms. Duangkamol Limpuangthip Gender: Female Age : 58 years Highest level of education : Master's degree Study field of the highest level of education : Finance and International Business Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Jan 2022
12. Mr. Hirotaka Kuroki Gender: Male Age : 53 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residence in Thailand : Yes	Member of the executive committee	1 Jan 2023

List of directors	Position	Appointment date of executive committee member
13. Ms. Pathatai Kulachan Gender: Female Age : 52 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	1 Mar 2024

Other Subcommittees

Subcommittee name	Name list	Position
Nomination and Remuneration Committee	Dr. Jamlong Atikul	The chairman of the subcommittee (Independent director)
	Mr. Tinnawat Mahatharadol	Member of the subcommittee
	Mr. Virat Phairatphiboon	Member of the subcommittee
	Mr. Masatoshi Komoriya	Member of the subcommittee
Risk and Compliance Committee	Mr. Virat Phairatphiboon	The chairman of the subcommittee
	Mr. Tinnawat Mahatharadol	Member of the subcommittee
	Mr. Jiro Omori	Member of the subcommittee
	Mr. Pornsanong Tuchinda	Member of the subcommittee
Sustainability Committee	Mr. Kenichi Yamato	The chairman of the subcommittee
	Mr. Pairote Cheunkrut	Vice-chairman of the subcommittee
	Mr. Bunsei Okubo	Member of the subcommittee

Subcommittee name	Name list	Position
	Ms. Saisunee Hanprathueangsil	Member of the subcommittee
	Mr. Sayam Prasitsirigul	Member of the subcommittee
	Ms. Duangdao Wongpanitkrit	Member of the subcommittee
	Mr. Chandrashekar Subramanian Krishoolndmangalam	Member of the subcommittee
	Mr. Vasin Udomratchtavanich	Member of the subcommittee
	Mr. Kittichai Singha	Member of the subcommittee
	Mr. Prakob Phiencharoen	Member of the subcommittee
	Ms. Duangkamol Limpuangthip	Member of the subcommittee
	Mr. Hirotaka Kuroki	Member of the subcommittee
	Ms. Pathatai Kulachan	Member of the subcommittee

List of subcomittees who resigned / vacated their position during the year

Subcommittee name	Name list	Position	Termination date	Replacement committee member
Nomination and Remuneration Committee	1. Ms. Nopporn Tirawattanagool	Member of the subcommittee	24 Apr 2025	Mr. Tinnawat Mahatharadol Appointment date of replacement committee member : 24 Apr 2025
	2. Mr. Masakazu Osawa	Member of the subcommittee	28 May 2025	Mr. Masatoshi Komoriya Appointment date of replacement committee member : 10 Jul 2025
Risk and Compliance Committee	1. Ms. Nopporn Tirawattanagool	Member of the subcommittee	24 Apr 2025	Mr. Tinnawat Mahatharadol Appointment date of replacement committee member : 24 Apr 2025

7.4 Information on the executives

7.4.1 List and positions of the executive

List of the highest-ranking executive and the next four executives [1]

List of executives	Position	First appointment date	Skills and expertise
1. Mr. Kenichi Yamato Gender: Male Age : 57 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	President and Chief Executive Officer (The highest-ranking executive)	15 May 2023	Economics
2. Ms. Duangdao Wongpanitkrit(*) Gender: Female Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration (Financial Accounting) Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : Yes Accounting supervisor : No	Chief Finance and Strategy Officer (****)	1 Jan 2013	Business Administration, Accounting, Finance

List of executives	Position	First appointment date	Skills and expertise
3. Mr. Bunsei Okubo Gender: Male Age : 50 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Japanese Corporate Banking	1 Jan 2025	Economics
4. Mr. Sayam Prasitsirigul Gender: Male Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Finance Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Retail and Consumer Banking	1 Jan 2025	Finance
5. Ms. Saisunee Hanprathueangsil Gender: Female Age : 57 years Highest level of education : Bachelor's degree Study field of the highest level of education : Computer Science & Mathematics & Statistics Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Information and Digital Officer	1 Jan 2025	IT Management

List of executives	Position	First appointment date	Skills and expertise
6. Mr. Chandrashekar Subramanian Krishoolndmangalam Gender: Male Age : 63 years Highest level of education : Master's degree Study field of the highest level of education : Commerce Thai nationality : No Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Risk Officer	3 Jan 2007	Commerce
7. Ms. Puntipa Hannoraseth Gender: Female Age : 57 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Internal Audit Group	27 Apr 2009	Business Administration
8. Mr. Pairote Cheunkrut Gender: Male Age : 60 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Strategy Officer	1 Jan 2020	Business Administration

List of executives	Position	First appointment date	Skills and expertise
9. Mr. Vasin Udomratchtavanich Gender: Male Age : 53 years Highest level of education : Doctoral degree Study field of the highest level of education : Technology Management Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Human Resources Officer	1 Jun 2019	IT Management
10. Mr. Prakob Phiencharoen Gender: Male Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration/ Economic Law Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Corporate and Investment Banking Group	1 Jul 2021	Business Administration, Law
11. Ms. Duangkamol Limpuangthip Gender: Female Age : 58 years Highest level of education : Master's degree Study field of the highest level of education : Finance and International Business Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of SME Banking Group	1 Sep 2020	Finance

List of executives	Position	First appointment date	Skills and expertise
12. Mr. Kittichai Singha Gender: Male Age : 54 years Highest level of education : Doctoral degree Study field of the highest level of education : Public Administration (Public - Private Management) Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Compliance Officer	1 Dec 2022	Corporate Management
13. Mr. Hirotaka Kuroki Gender: Male Age : 53 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Global Markets Group	1 Jan 2023	Economics
14. Ms. Pathatai Kulachan Gender: Female Age : 52 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of ASEAN Business Group	1 Mar 2024	Business Administration

List of executives	Position	First appointment date	Skills and expertise
15. Mr. Wirote Chuenratanakul Gender: Male Age : 58 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration (Finance) Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Operations Group	1 Jan 2020	Business Administration, Finance
16. Mr. Thitivorn Chothayaphorn Gender: Male Age : 56 years Highest level of education : Bachelor's degree Study field of the highest level of education : Law Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Legal Group	1 Jan 2020	Law
17. Ms. Ninlawan Jeeraboon Gender: Female Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Head of Transaction Banking Group	1 Jan 2023	Business Administration

List of executives	Position	First appointment date	Skills and expertise
18. Mr. Tadachika Kimura Gender: Male Age : 49 years Highest level of education : Bachelor's degree Study field of the highest level of education : Economics Thai nationality : No Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Credit Officer	1 Aug 2024	Economics
19. Mrs. Thidarat Sethavaravichit Gender: Female Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration, Law Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	EVP, Head of Corporate Secretariat Department	1 Apr 2023	Business Administration, Law

Additional Explanation :

(*) Highest responsibility in corporate accounting and finance

(**) Accounting supervisor

(***) Appointed after the fiscal year end of the reporting year

Remark : (1) (****) Last updated information as of January 1, 2026

7.4.2 Remuneration policy for executive directors and executives

Remuneration of executives is in accordance with the principles and policies set by the Board of Directors and linked to business performance of the Bank and their individual performance.

7.4.3 Remuneration of executive directors and executives

Monetary remuneration of executive directors and executives

	2023	2024	2025
Total remuneration of executive directors and executives (baht)	258,698,563.54	305,980,342.75	245,731,304.27

Remuneration of Executives as per definitions determined by the Securities and Exchange Commission (SEC)

Cash remuneration

(1) The Executive Committee is not paid any remuneration.

(2) The total executives' remuneration paid in 2025 are as follows:

(2.1) Remuneration in the form of salary and bonus paid to the executives as defined by the SEC, i.e. President and Chief Executive Officer, executives at Executive Vice President level and above who report directly to the President and Chief Executive Officer, the person taking the highest responsibility in finance and accounting, and any persons assigned to act on behalf of the aforesaid positions totaling 19 persons, amounts to 245,731,304.27 baht.

(2.2) Remuneration in the form of salary and bonus paid to the executives as defined by the Bank of Thailand, i.e. executives at Executive Vice President level and above, totaling 108 persons, amounts to 894,243,263.96 baht.

Other remunerations of executive directors and executives

Executives are entitled to receive other benefits and welfare in accordance with Krungsri's regulations, i.e. medical benefits, health check-up, life and accident insurance, staff loans, social security contribution, and provident fund contribution. In 2025, the Bank's provident fund contribution for executives under item (2.1) was 12,215,851.20 baht in total while the provident fund contribution for executives under item (2.2) was 49,115,343.87 baht in total. In addition, Krungsri does not provide any non-cash remuneration such as shares / warrants to executives.

Remark: - 11 executives were newly appointed during the year.

- 8 executives resigned during the year.

Outstanding remuneration or benefits of executive directors and executives

Outstanding remuneration or benefits of executive directors and executives in the past year :	0.00

7.5 Information on employees

Information on the company's employees

Employees

	2023	2024	2025
Total employees (persons)[1]	13,952	13,912	54,746
Male employees (persons)	4,375	4,384	22,471
Female employees (persons)	9,577	9,528	32,275

Remark : [1] For 2023-2024, the reported number of Krungsri employees represents the total workforce of the Bank only, while the reported number of 2025 represents the total workforce of the Bank and all subsidiaries.

Number of employees by position and department

Number of male employees by position

Number of female employees by position

Number of employees categorized by department over the past year

Department / Line of work / Unit / Business group	Number of employees (persons)
Executives (Executive Vice President and above)	147
Business Functions	33,179
Enabling Functions	21,420
Total number of employees	**54,746**

Significant changes in the number of employees

The total number of employees of the Bank and its subsidiaries in 2025 increased by approximately 19.05 percent compared to the previous year. In addition, there is no significant matter relating to labor dispute during the past three years.

Significant changes in number of employees over the past : Yes

3 Years

The significant change in the number of employees in 2025 due to an increase in the number of subsidiaries, namely TIDLOR Holdings PLC and Ngern Tid Lor PLC.

Human Resources Development

Krungsri recognizes that all employees are valuable assets and a key driving force in achieving the Bank's strategic objectives. Accordingly, the Bank has established comprehensive human resource management policies encompassing

fair recruitment and employment practices, appropriate compensation and benefits, talent retention, and the promotion of career advancement opportunities, with the aim of strengthening organizational stability and long-term sustainability.

Krungsri is committed to continuously developing employee capabilities through the design of diverse learning programs and by providing equitable access to learning resources for employees at all levels. These initiatives are intended to prepare employees for changes in the business environment, digital transformation, and the application of artificial intelligence (AI), while simultaneously promoting productivity enhancement and strengthening the Bank's overall competitiveness.

In addition, Krungsri places strong emphasis on employee engagement, the development and retention of high-potential employees, and succession planning to reinforce human capital strength and support responsible business operations, ultimately driving sustainable growth across financial performance, customer value, economic development, and social impact. In 2025, Krungsri reaffirmed its commitment toa comprehensive learning and development framework for executives and employees, that supports holistic capability development across all dimensions. The framework comprises six core programs, as follows:

1. The Achieving Everyday Success program focuses on developing essential foundational skills that enable employees to perform their work smoothly and achieve success in their day-to-day operations. The program covers learning areas related to Krungsri's Core Values and Leadership Competencies, supporting consistent performance aligned with the Bank's organizational culture.
2. The Striving Beyond Your Best program aims to further enhance skills and elevate work outcomes beyond expectations by improving efficiency and effectiveness at the individual level (Self Effectiveness), team level (Team Effectiveness), and overall business outcomes (Business Effectiveness).
3. The Getting Ready for Future program focuses on upskilling and reskilling employees to prepare them for future work through the development of the right mindset, enhanced knowledge, and essential skills aligned with changes in business, technology, and the application of data and artificial intelligence (AI).

   The program also encourages employees to broaden their perspectives and apply creativity in their work to drive an innovation-oriented organization and increase productivity at the individual, team, and organizational levels. These efforts aim to create maximum organizational value, strengthen business competitiveness, and support sustainable business growth in the future.

   To enhance data and AI capabilities, the Bank places strong emphasis on data-driven and AI-enabled learning through the Krungsri School of Data / AI, which covers the development of data analytics skills and the application of AI and machine learning to support business decision-making and transform data into actionable insights. In addition, the Bank has developed an AI Capability Development Framework and related programs to promote the responsible use of generative AI (Responsible AI) and enable employees to adopt AI effectively and confidently in their daily work, alongside the Krungsri School of Digital and Tech, which focuses on strengthening digital and technology-related skills.
4. The Winning Business Challenges program is designed to equip executives and employees with the knowledge and capabilities required to keep pace with and overcome increasingly complex and rapidly changing business challenges. The program emphasizes the development of competencies essential for current and future business management, strengthening strategic thinking skills, and applying knowledge in complex situations to enable effective decision-making and enhance competitive advantage.
5. The Growing Expertise program focuses on developing specialized skills, professional excellence, and superior service capabilities for targeted employee groups. This program supports the Bank's aspiration to become a customer-centric organization capable of delivering exceptional and meaningful customer experiences.

6. The Leading to the NEXT Level program prepares high-potential employees and successors for progression to the next level of leadership to drive sustainable organizational growth. Notable initiatives include senior executive development programs such as “TRANSPIRE,” “TRANSCEND,” and “TRANSITION,” delivered in collaboration with leading institutions including Harvard Business Publishing and Sasin Graduate Institute of Business Administration of Chulalongkorn University, respectively. These programs aim to strengthen leadership capabilities within the Krungsri Group by enhancing both current and future-ready skills.

In addition, Krungsri has implemented the Coaching for Xponential Organization (CXO) program to develop executives as coaches and positive influencers who can unlock team potential, foster psychologically safe working environments, encourage open communication, and promote collaboration across business units and subsidiaries. This program serves as a key mechanism for embedding a coaching culture and supporting sustainable organizational transformation and growth.

Krungsri supports lifelong learning through a variety of digital channels and learning platforms, enabling employees to continuously develop their skills anytime and anywhere. In 2025, employees recorded an average of 48.31 training hours per person. In addition, the Bank utilizes the Krungsri Learning Companion (KLC) system to support competency assessment, performance management, individual development planning, talent management, and succession planning, thereby ensuring leadership continuity and long-term organizational success.

Beyond capability development and operational excellence, Krungsri places strong emphasis on ethics and responsibility toward stakeholders, society, and the environment. Krungsri provides learning programs covering corporate governance, risk management, and responsible business practices, including personal data protection, information security policies, anti-money laundering and counter-terrorist financing (AML/CFT), and good corporate governance, to enhance awareness and ensure appropriate compliance across all levels of the organization.

With respect to environmental and climate-related issues, the Bank has established a structured sustainability learning approach by providing foundational content for all employees alongside specialized programs for subject matter experts. Key courses include Climate Foundation and Sustainable Finance: Essential for Banking Professionals, Thailand’s Climate Change Act, Environment and Climate Risk Management – Level 1 Introduction, and Climate Reporting Requirements. These initiatives strengthen knowledge and understanding in managing environmental and climate risks and support the long-term transition toward sustainable business practices.

At the same time, Krungsri continues to prioritize employee well-being and workplace safety, recognizing that physical and mental well-being are critical to employee performance and organizational sustainability. The Bank supports learning initiatives that promote positive work environments, mental well-being, and workplace equity through programs such as Good Vibe: Attracting Positive Energy to Empower Wellness, Mindfulness at Work, 3Cs – Care: Work Hard but Care Harder, Work Longevity, and The Power of Diversity, Equity and Inclusion.

In addition, the Bank has developed learning programs aimed at inspiring employees and supporting career growth in preparation for rapid changes in the world of work and business environments. These include Inspiration Leadership: Direction, Alignment, Commitment, The Key to Career Growth: Aspiration, and Creating Meaningful Career Discussion, which enable employees to define clear development goals and career directions.

Following the earthquake incident in 2025, the Bank recognized the impact on employee safety and mental well-being and therefore introduced additional learning initiatives to enhance emergency preparedness and response. These included programs such as Earthquake Preparedness: Safety in All Situations and When the Ground Is Unsteady:

Managing Motion Sickness and Psychological Recovery after Disasters, supporting employee safety and business continuity.

Through these integrated efforts, Krungsri remains committed to systematically promoting employee well-being, workplace safety, and responsible business practices in all dimensions, thereby fostering a supportive work environment that enables long-term growth for both employees and the organization.

Information on employee remuneration

Employee remuneration

	2023	2024	2025
Total employee remuneration (baht)[(2)]	15,795,066,024.47	16,981,388,918.02	39,203,622,498.80

Remark : [(2)] *- For 2023–2024, the total employee compensation of the Bank consisting of salary, bonus, economic assistance, and provident fund contribution.*
- For 2025, the total employee compensation includes that of the Bank and its subsidiaries.

Information on provident fund management

Provident fund management policy

Provident fund management policy : Yes

Krungsri and its employees have jointly established a provident fund with the objective of providing financial security for members and their families in the event of death, termination of employment, incapacity, or retirement, in accordance with Krungsri's employment regulations. The fund also aims to encourage members to save and serves as part of Krungsri's employee welfare program. In this regard, Krungsri contributes to the fund on the same day that members make their contributions, at a percentage of the member's salary based on the prescribed years of service. In addition, Krungsri supports and promotes continuous training for members of the Provident Fund Committee by encouraging their participation in relevant courses to enhance their performance and responsibilities.

Overview of methods for determining employee and employer contribution Rates

Implementation of Investment Governance Code for Institutional Investors ("I Code") by Company's Provident Fund Committee : Yes

Participation in provident fund membership (PVD)

Details of provident fund participation (PVD)

Number of employees eligible to participate in PVD

For 2023–2024, the data reflects the Bank's PVD information.

For 2025, the data reflects the PVD information of the Bank and its subsidiaries.

	2023	2024	2025
Number of employees eligible to participate in PVD (persons)	13,952	13,912	28,584
Number of employees joining in PVD (persons)	13,007	13,211	25,480
Total amount of provident fund contributed by the company (%)	93.23	94.96	46.54
Number of PVD members / Total eligible employees (%)	93.23	94.96	89.14

Summary of employee PVD participation over the past year

Company name	Employees participating in PVD (Yes/ No)	Total number of employees (persons)	Number of employees eligible to participate in PVD (persons)	Number of employees joining in PVD (persons)	Number of PVD members / Total employees (%)	Number of PVD members / Total eligible employees (%)
BANK OF AYUDHYA PUBLIC COMPANY LIMITED	Yes	54746	28584	25480	46.54%	89.14%

Policy and guidelines on promoting savings through the provident fund for non-participating employees

7.6 Other significant information

7.6.1 Assigned person

List of persons assigned for accounting oversight

General information	Email	Telephone number
1. Mr. Kriangsak Jongsukkigparnich	Kriangsak.Jongsukkigparnich@krungsri.com	0-2296-4513

List of the company secretary

General information	Email	Telephone number
1. Mrs. Thidarat Sethavaravichit	thidarat.sethavaravichit@krungsri.com	0-2296-5613

List of the head of internal audit or outsourced internal auditor

General information	Email	Telephone number
1. Ms. Puntipa Hannoraseth	puntipa.hannoraseth@krungsri.com	0-2296-3555

List of the head of the compliance unit

General information	Email	Telephone number
1. Mr. Kittichai Singha	Kittichai.Singha@krungsri.com	0-2296-3584

7.6.2 Head of investor relations

Does the Company have an appointed head of investor relations : Yes

List of the head of investor relations

General information	Email	Telephone number
1. Mr. Poonsit Wongthawatchai	poonsit.wongthawatchai@krungsri.com	0-2296-3935

7.6.3 Company's auditor

Details of the company's auditor [1]

Audit firms	Audit fee (Baht)	Other service fees	Names and general information of auditors
DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT COMPANY LIMITED YAN NAWA SATHON Bangkok 10120 Telephone +66 2034 0000	33,180,300.00	Types of non-audit service: 1. Other Audit Fee 2. Assurance Fee 3. Non-Audit Fee Details of non-audit service: - Amount paid during the fiscal year: 312,650.00 baht Amount to be paid in the future: 112,000.00 baht Total non-audit fee: 424,650.00 baht	1. Mrs. NISAKORN SONGMANEE Email: nsongmanee@deloitte.com License number: 5035 2. Ms. KORNTHONG LUANGVILAI Email: kluangvilai@deloitte.com License number: 7210 3. Mrs. WILASINEE KRISHNAMRA Email: wkrishnamra@deloitte.com License number: 7098 4. Mr. KASITI KETSURIYONK Email: kketsuriyonk@deloitte.com License number: 8833 5. Mrs. DARUNEE CHANTRA Email: dchantra@deloitte.com License number: 8625

Remark : [1] *The Bank and its affiliates paid audit fees as the following:*

- *To the Bank's auditors of 33,180,300 baht.*
- *To auditing firms, individuals or businesses whom the Bank's auditors employed, USD 125,300, LAK 695,334,607, IDR 2,450,000,000 and VND 540,000,000.*

(Audit fees do not include other actual expenses, such as transportation and per diem payments.)

7.6.4 Assigned personnel in case of a foreign company

Does the company have any individual assigned to be representatives in Thailand : No

List of designated individuals as representatives in Thailand