

To approve the amendment to the Bank's Articles of Association

Amendment of the Bank's Articles of Association (Articles 33, 40, 45, 46 and 55) in order to comply with the Public Limited Companies Act (No. 4) B.E. 2565 (2022) which was took effect on 24 May 2022. Details of the amendment are as shown in the table below.

Existing AOA	Amended AOA
<p>Article 33</p> <p>To call a meeting of the Board of Directors, the Chairman or his delegate shall send a notice to the directors not less than seven days prior to the meeting. In a case of necessity and urgency where the rights and interests of the Company must be preserved, other methods for calling the meeting may be employed and the date of meeting may be accelerated.</p> <p>Two or more directors may request for a meeting of the Board of Directors. In this event, the Chairman of the Board shall fix the date of the meeting within fourteen days from the date of receipt of such request.</p>	<p>Article 33</p> <p>The Chairman of the Board shall call a meeting of the Board of Directors. The Notice shall be sent to the directors not less than 3 (three) days prior to the meeting. Sending the notice of the meeting of the Board of Directors may be done via electronic means as per the criteria required by law.</p> <p>In a case of necessity and urgency where the rights and interests of the Company must be preserved, electronic method or other methods for calling the meeting may be employed and the date of meeting may be accelerated from the period stipulated in the first paragraph.</p> <p>In case there is no Chairman of the Board for whatever reason, the Vice Chairman shall call a meeting of the Board of Directors. If there is no Vice Chairman, 2 (two) or more directors may jointly call a meeting of the Board of Directors.</p> <p>Where it is appropriate or where the rights and interests of the Company must be preserved, 2 (two) or more directors may jointly request the Chairman of the Board in writing to call a meeting of the Board of Directors. The matters and reasons proposed for the meeting's consideration must be clearly specified therein. In this event, the Chairman of the Board shall call and fix the date of the meeting within 14 (fourteen) days from the date of receipt of such request.</p> <p>If the Chairman of the Board fails to proceed as per paragraph 4, the requesting directors may jointly call and fix the date of the meeting of the Board of Directors to consider the requested matters within 14 (fourteen) days from the due date under paragraph 4.</p>

<p>Article 40</p> <p>The Board of Directors shall hold a meeting at least once every three months in a province in which the head office or a branch office of the Company is located or in a nearby province or elsewhere, either domestically or abroad.</p>	<p>Article 40</p> <p>The Board of Directors shall hold a meeting at least once every 3 (three) months in a province in which the head office or a branch office of the Company is located or in a nearby province or elsewhere in Thailand.</p> <p>A meeting of the Board of Directors in the first paragraph may be proceeded via electronic means in accordance with the criteria set by the law governing meeting via electronic means. In such a case, it shall be deemed that the meeting is held at the head office.</p>
<p>Article 45</p> <p>The Board of Directors shall convene an ordinary meeting of the shareholders within 4 (four) months from the last day of the fiscal year of the Company. Any other shareholders' meeting is called an extraordinary meeting.</p> <p>The Board of Directors may convene an extraordinary meeting of the shareholders at any time it deems appropriate. The shareholders with aggregate shares numbering not less than one fifth of the total issued shares of the Company, or at least 25 (twenty-five) shareholders holding at least one-tenth of total issued shares may submit a request in writing to the Board of Directors to call an extraordinary meeting at any time provided that the reasons for calling the meeting is clearly stated in such request. In this event, the Board of Directors must convene a meeting of shareholders within 1 (one) month from the date of receiving the request from the shareholders.</p>	<p>Article 45</p> <p>The Board of Directors shall convene an ordinary meeting of the shareholders within 4 (four) months from the last day of the fiscal year of the Company. Any other shareholders' meeting is called an extraordinary meeting.</p> <p>The Board of Directors may convene an extraordinary meeting of the shareholders at any time it deems appropriate. One or more shareholders holding at least 10 (ten) percent of total issued shares may submit a request in writing to the Board of Directors to call an extraordinary meeting at any time provided that the matters and reasons for calling the meeting is clearly stated in such request. In this event, the Board of Directors must convene a meeting of shareholders within 45 (forty-five) days from the date of receiving the request from the shareholders.</p> <p>If the Board of Directors fails to convene the meeting of the shareholders within the period specified in paragraph 2, the requesting shareholders or other shareholders holding at least 10 (ten) percent of total issued shares may call the meeting within 45 (forty-five) days from the due date under paragraph 2. In such a case, it shall be deemed that the meeting of the shareholders is called by the Board of Directors and the Company shall be responsible for all necessary expenses incurred from holding the meeting and shall facilitate as appropriate.</p> <p>If any meeting of the shareholders called by the</p>

	<p>shareholders under paragraph 3 fails to meet the required quorum, the shareholders under paragraph 3 shall jointly be responsible for the expenses incurred from holding such meeting to the Company.</p>
<p>Article 46 In convening the shareholders' meeting, the Board of Directors shall send a written notice, thereby specifying the venue, date, time, agenda of the meeting, with reasonable details, to the shareholders and the official registrar not less than 7 (seven) days before the meeting. The notice shall be advertised in a newspaper for 3 (three) consecutive days, not less than 3 (three) days before the date of the meeting.</p>	<p>Article 46 In convening the shareholders' meeting, the Board of Directors shall send a written notice, thereby specifying the venue, date, time, agenda of the meeting, with reasonable details, to the shareholders and the official registrar not less than 7 (seven) days before the meeting. The notice shall be advertised in a Thai daily newspaper distributed in the area where the head office is located for 3 (three) consecutive days, not less than 3 (three) days before the date of the meeting.</p> <p>Sending the written notice and advertising the notice as per the first paragraph may be done via electronic means in accordance with the criteria required by law.</p>
<p>Article 55 The payment of dividends shall be made within 1 (one) month from the date of the shareholders' meeting or the date of the Board of Directors' meeting as the case may be. The shareholders shall be informed of the dividend payment by written notice and such notice shall be advertised in a newspaper.</p>	<p>Article 55 The payment of dividends shall be made within 1 (one) month from the date of the shareholders' meeting or the date of the Board of Directors' meeting as the case may be. The shareholders shall be informed of the dividend payment by written notice and such notice shall be advertised in a newspaper. The dividend payment notice may be advertised via electronic means as per the criteria required by law.</p>

The Board of Directors is also proposed to further propose to the AGM to authorize a director or any other person delegated by any director to register the amendments to the Bank's AOA with the Department of Business Development, the Ministry of Commerce, as well as to be authorized to amend the wordings, as requested by the registrar, or take other actions necessary for the completion of such registration.