

**To approve the omission of the appropriation of the Bank's net profit for the year 2025  
as legal reserve and the payment of dividend**

Section 116 of the Public Limited Companies Act B.E. 2535 stipulates that the Bank shall allocate no less than 5% of its annual net profit less the accumulated losses brought forward (if any) to a reserve fund until this fund attains an amount not less than 10% of the registered capital.

Since 2020, the Bank already has had Legal Reserve of Baht 2,015 million accounted for 10% of the registered capital. Therefore, the Bank would like to propose to approve the omission of the appropriation of the Bank's net profit for the year 2025 as legal reserve.

Article 55 Paragraph 1 of the Bank's Article of Association stipulates that "The Company may pay dividends only when the Company has profits, no accumulated loss and its Tier1 Capital of at least Baht 40,000 million. When considering whether or not to pay the dividends, the Company shall take into account the liquidity, economic condition as well as the business plan of the Company".

As of 31 December 2025, the Bank's Tier1 Capital fund was Baht 41,523 million, exceeding the amount stated in Article 55 Paragraph 1 of the Bank's Article of Association. The Board of Directors therefore would like to propose for the dividend payment from the 2025 operating results -in cash to all ordinary and preferred shareholders at the rate of Baht 0.10 per share, amounting to Baht 225 million. The book closing date is set on 10 April 2026 to determine the list of shareholders entitled to receive dividends. The dividend payment shall be made on 27 May 2026.