

Minutes of the Annual General Meeting of Shareholders No. 31
CIMB Thai Bank Public Company Limited
In the Form of Electronic Media Meeting

The Annual General Meeting of Shareholders No. 31 (Meeting) of CIMB Thai Bank Public Company Limited (Bank, CIMB Thai) was convened on Friday, 18 April 2025 at 14.00 hrs. in the form of electronic media meeting in accordance with the Emergency Decree on Electronic Media Meetings, B.E. 2563 (2020), including other relevant laws and regulations. The Meeting was broadcast live from the Auditorium Room, 9th Floor, CIMB Thai Bank Public Company Limited Head Office, 44 Langsuan Road, Lumpini, Patumwan, Bangkok 10330.

Tengku Azmil Zahrudin bin Raja Abdul Aziz, Chairman of Board of Directors, presided as the Chairman of the Meeting (Chairman).

To facilitate the shareholders and Meeting participants, the Chairman assigned Mr. Anon Sirisaengtaksin, the Bank's Independent Director, to conduct the Meeting in Thai.

Mrs. Rewadee Jantamaneechote, Company Secretary, introduced the directors and executives of the Bank who attended the meeting, with the following names.

Directors attending the Meeting were 8 directors out of the total of 8 directors, equivalent to 100.00% of the total number of directors, as detailed below.

1.	Tengku Azmil Zahrudin bin Raja Abdul Aziz	Chairman of Board of Directors, and Alternate Chairman of Nomination, Remuneration and Corporate Governance Committee
2.	Mr. Anon Sirisaengtaksin	Independent Director, Chairman of Nomination, Remuneration and Corporate Governance Committee, and Alternate Chairman of Board Risk and Compliance Committee
3.	Mrs. Oranuch Apisaksirikul	Independent Director, and Chairperson of Audit Committee
4.	Mr. Natasak Rodjanapiches	Independent Director, Chairman of Board Risk and Compliance Committee, and Member of Audit Committee
5.	Mr. Worapong Janyangyuen	Independent Director, Member of Audit Committee, and Member of Nomination, Remuneration and Corporate Governance Committee
6.	Mr. Muhamad Novan bin Amirudin	Non-Executive Director

7.	Mrs. Vera Handajani	Executive Director, and Member of Board Risk and Compliance Committee
8.	Mr. Paul Wong Chee Kin	Executive Director, and President and CEO

Executives attending the Meeting were as follows:

1.	Mr. Jason Leong Kok Yew	Head of Finance
2.	Mr. Wut Thanittiraporn	Head of Corporate Banking and Transaction Banking
3.	Ms. Panida Tangsriwong	Head of Financial Institution Thailand and CLMV
4.	Mr. Pao Chatakanonta	Head of Treasury & Markets
5.	Mr. Konthee Prasertwongse	Head of Investment Banking
6.	Mr. Tan Keat Jin	Head of Consumer Banking
7.	Mr. Lim Yeong Thian	Head of Strategy and CEO's Office, and Acting Head of Commercial Banking
8.	Ms. Pajaree Thongvanit	Head of Legal and Compliance
9.	Mr. Songphot Vijayaporn	Head of Technology and Data
10.	Mrs. Kanokpai Vongsatitporn	Head of Human Resources
11.	Ms. Uthaiwan Sukphanpim	Head of Customer Experience Management
12.	Ms. Nattanee Kasemrattakul	Head of Corporate Communications
13.	Mr. Kittipong Wangvivatsin	Deputy Head of Internal Audit
14.	Mr. Amonthep Jawala	Head of Research Office
15.	Mr. Verawat Komutanont	Head of Non-Retail Credit Risk Management
16.	Mr. Anuparp Leelaratsamephanit	Head of Financial Control

Mrs. Rewadee Jantamaneechote informed the Meeting of the names of the auditors from PricewaterhouseCoopers ABAS Ltd. who attended the Meeting, as well as the legal advisors from Baker & McKenzie Ltd. who participated in the Meeting and acted as a witness during the vote counting to ensure that the Meeting was conducted transparently and in accordance with the law and the Bank's Articles of Association, as follows:

Auditors from PricewaterhouseCoopers ABAS Ltd.

1. Mrs. Sakuna Yamsakul
2. Mr. Chanonth Thavaranonh
3. Mr. Natdanai Luerchathorn

Legal advisors from Baker & McKenzie Ltd.

1. Ms. Warittha Jitvuttichod
2. Ms. Manita Hengriprasopchoke (as the witness of the voting process)

The Meeting started at 14.00 hrs.

Before proceeding to the meeting agenda, Mr. Anon Sirisaengtaksin informed the Meeting that there were 30 shareholders attending in person and by proxy, holding altogether 33,084,586,917 shares, which constitutes 95.0099% of the total issued and sold shares, thus forming a quorum in accordance with the Bank's Articles of Association.

Mrs. Rewadee Jantamaneechote informed the shareholders of their rights at the Annual General Meeting of Shareholders No. 31, which include:

1. **Right to discuss:** Before voting on each agenda item, the Meeting will provide shareholders or proxies the opportunity to ask questions and express opinions on matters related to that agenda item at an appropriate time.

If shareholders have questions or comments that are not related to the current agenda item under consideration, they are requested to ask or express their opinions during Other Matter agenda item towards the end of the Meeting to ensure the efficiency of the Meeting and to avoid impacting the overall shareholders.

2. **Right to vote:** Shareholders can vote on each agenda item according to the number of shares they hold or have been granted proxy for.

Mrs. Rewadee Jantamaneechote informed that the Meeting was conducted via electronic media in accordance with the Emergency Decree on Electronic Media Meetings, B.E. 2563 (2020), along with other relevant laws and regulations. The Bank engaged Quidlab Co., Ltd., a company that meets the standards set by the Emergency Decree on Electronic Media Meetings, B.E. 2563 (2020) and the Ministry of Digital Economy and Society's notification on security standards for electronic media meetings, and is certified by Electronic Transactions Development Agency (ETDA), to manage this Meeting for the Bank. Additionally, she provided a summary of important details regarding the procedures for voting, vote counting, and how to ask questions and express opinions as follows:

Vote casting

- Once shareholders have registered for the Meeting, their shares would be counted towards the quorum.
- The Meeting will follow the agenda outlined in the invitation letter, allowing shareholders to ask questions before voting on each item. The results of the vote would be announced at the Meeting once the vote counting for that agenda item is completed.

- Voting would be conducted on a one-share-one-vote basis, and each shareholder can vote on each agenda item as agree, disagree, or abstain. Shareholders with a special interest in any particular matter would not be eligible to vote on that matter.

- The Bank attached Proxy Form B, which shareholders can use to authorize their proxies to vote at the Meeting. Additionally, the Bank implemented E-proxy Voting as another convenient option for shareholders, with detailed instructions provided in the invitation letter sent to shareholders.

Vote counting

- Vote counting would be conducted by deducting the "disagree" and "abstain" votes from the total number of votes of shareholders who attend the Meeting and have the right to vote. The remaining votes would be considered as "agree" votes.

- The Bank would consider shareholders or proxies who do not cast any votes in the electronic system as having voted in favor.

- In cases where shareholders have authorized proxies to attend the Meeting on their behalf and have correctly cast their votes on any agenda item in the proxy form, the Bank would not grant the proxies the right to vote on that agenda item again, as the Bank has already recorded the votes according to the shareholders' expressed wishes.

Raising questions and opinions

- Shareholders or proxies who wish to ask questions or express opinions during the Meeting are advised to do so via text messages for convenience. Shareholders or proxies should click on the "Text Message Question Menu," type their questions or comments, and then press the button to send their inquiries.

- The Bank would allocate at least 1 minute for sending or asking questions for each agenda item. However, to ensure the Meeting proceeds efficiently, if there are numerous questions, the Bank reserves the right to respond to questions as deemed appropriate. Any unanswered questions would be compiled and recorded in the Meeting minutes.

- The Bank would only respond to questions related to the agenda items during the Meeting to keep the Meeting within the scheduled time. To promote good corporate governance, the Bank has also provided shareholders the opportunity to submit questions related to the agenda items in advance before the Meeting.

Mrs. Rewadee Jantamaneechote provided contact information for Quidlab Co., Ltd. staff via telephone and email in case shareholders encounter technical issues accessing the meeting system.

In this Meeting, the Bank recorded the meeting in video format. The Bank has conducted to preserve personal data of all participants according to the Personal Data Protection Act, B.E. 2562 (2019) (including its amendments) and other applicable laws and regulations.

Mr. Anon Sirisaengtaksin then proceeded the Meeting on the agenda as follows:

Agenda item 1 To acknowledge the Bank's operating results for the year 2024

Mr. Anon Sirisaengtaksin informed the Meeting that the Bank's operating results for 2024 were as presented in the Annual Registration Statement/Annual Report 2024 (Form 56-1 One Report) duly sent to the shareholders together with the invitation letter. He then provided a summary report on the 2024 operating results to the Meeting as follows:

2024 headline performance

In 2024, CIMB Thai witnessed considerable economic volatility on both domestic and global fronts. Despite some recovery in sectors like tourism, the Thai economy continued to grapple with significant challenges, such as high household debt and weak domestic consumption.

Amidst challenging financial environment, CIMB Thai achieved a net profit of THB 2,852 million, marking a remarkable 77.7% year-on-year (YoY) growth. This accomplishment highlighted the robustness of our strategic initiatives.

Operating income rose by 9.7% to THB 15,103 million, fueled by an increase in net fees and service income, along with a robust growth in other operating income. This growth was primarily driven by gains on financial instruments measured at fair value through profit and loss.

Revenue contribution by business unit

CIMB Thai's business mix emphasizes leveraging the core strengths of the Bank, as reflected in the revenue contributions from its business units.

Consumer Banking was the primary driver of CIMB Thai, accounting for 60% of total revenue. This was followed by Wholesale Banking at 25% and Treasury at 8%. These were the key businesses to the Bank's growth strategy.

In 2025, the focus would be on leveraging the strengths of Wholesale Banking and Treasury operations, while continuing to innovate within Consumer Banking, including Wealth Management, to provide digital product offering to customers.

CIMB Thai would leverage on ASEAN network and enhance efficiency to deliver seamless financial solutions. The focus would be on driving impactful growth through strategic partnerships.

Net Interest Income (NII) & Non-Interest Income (NOII) breakdown by key business units

NII rose by THB 347 million or 3.5% growth YoY which resulted from loan expansion in Consumer Banking and Wholesale Banking.

NOII increased by THB 360 million or 11.7% YoY from increase in trading and FX income as well as fees and commissions resulted from higher fee income on goods and services payment and fund transfer and collection.

Loan growth and funding mix

CIMB Thai's loan and funding growth aligned with the Bank's business strategy as to grow in the focused sectors.

Total gross loans (inclusive of loans guaranteed by other banks and loans to financial institutions) stood at THB 259.3 billion, an increase of 3.0% YoY. The increase was largely due to the Consumer and Wholesale, although it was partially offset by a decline in Commercial loans.

Additionally, the total funding saw a 4.3% increase, consistent with the growth in loans.

Resilient capital base that was well above regulatory requirements

The Bank's capital adequacy ratio and common equity tier 1 capital ratios maintain well above regulatory requirements, ensuring robust support for future business operations. This buffer has been established and would be further strengthened to safeguard against potential uncertainties.

Historical performance of key indicators

From a long-term perspective, 12-years historical performance, the Bank has undoubtedly made significant progress.

Despite a challenging economic environment both domestically and globally, CIMB Thai has demonstrated notable progress in profit before tax which has shown an increasing trend post 2020.

Productivity, measured as revenue per headcount, has consistently increased since 2018.

In 2024, CIMB Thai effectively managed costs and generated strong operating income, resulting in a lower cost to income ratio.

2024 awards and accolades

In 2024, CIMB Thai earned numerous awards from various local and regional institutions. These accolades highlight the Bank's unwavering commitment to excellence and innovation in the financial sector. They reflect the quality and ingenuity of our products and services, and underscore our dedication to delivering exceptional value to our customers. These recognitions also affirm our relentless pursuit of industry leadership and the Bank's efforts to continuously enhance customer satisfaction.

Fulfilling sustainability commitments for all stakeholders

In 2024, CIMB Thai maintained its focus on sustainability, achieving a 39% reduction in greenhouse gas emissions and issuing THB 2,000 billion in subordinated green bonds to raise funds for environmental projects. Additionally, the Bank partnered with United Nations Thailand to host "The Cooler Earth Summit," promoting dialogue and action on environmental concerns.

Forward30 strategy

Our Forward30 strategy aims to advance customers and society, with a concentrated focus on three core areas: People and Culture, Customers, and Sustainability.

This followed by the 5 strategic themes, namely 5Cs, consisting of Capital & Resources, Current Account and Savings Account (CASA), Cross-Selling, Capabilities and CIMB Thai Auto.

Business drivers 2025

Under Consumer Banking, the Bank would focus on establishing future-proof wealth management franchise, re-calibrating lending for better risk-adjusted return on capital (RAROC) while strengthening operational resiliency.

In Wholesale Banking, the Bank's focus is on enhancing our ASEAN proposition to better support the regional expansion and financing needs of our corporate clients. The Bank is also driving deposit diversification and expanding our portfolio of sustainable and green financing products.

CIMB Thai Treasury & Markets aims to increase distribution income contributions, enhance and digitalize products to improve customer experience, and expand distribution partnerships.

Anti-bribery and corruption

The Bank has participated in and been certified by Thai Private Sector Collective Action Against Corruption (CAC). The Bank received its first CAC certification renewal on 30 June 2022, and this first renewal would expire in June 2025.

To emphasize the Bank's ongoing commitment to combating all forms of corruption, the Audit Committee and the Board of Directors had approved the documents related to the second renewal of the CAC certification at its meeting in March 2025. The Bank expected to receive the second CAC certification renewal by June 2025.

In addition to participating in the CAC program, the Bank has established stringent guidelines and procedures to prevent corruption. This includes the development of an anti-bribery and anti-corruption policy, which encompasses essential policies and procedures regarding the giving and receiving of gifts.

The Bank has communicated this policy to the directors, executives, and employees of the Bank and its subsidiaries to ensure strict adherence. Additionally, the Bank regularly and continuously provides training on this policy through e-Learning courses for both new and current employees.

Regulations regarding distribution of shareholdings among minor shareholders

As of the latest book closing date for the suspension of share transfers on 12 March 2025, the Bank did not have a sufficient number of minority shareholders as required by the Stock Exchange of Thailand (SET)'s regulations. Specifically, the minority shareholders collectively held less than 15.00% of the Bank's paid-up capital.

Currently, the Bank's securities have been marked with the CF (Caution - Free Float) sign since 5 June 2024. After the one-year period of being marked with CF, the Bank's securities would be marked with SP (Trading Suspension) instead of CF and would be suspended from trading on the SET, which is expected to occur on 5 June 2025. The SP sign would remain for one year. After that, the Bank's securities would be marked with NC (Non-Compliance) and may be delisted from the SET at the discretion of the SET if the Bank cannot meet the Free Float criteria by June 2026.

The Bank has complied with the SET regulations regarding the Free Float by having held 4 Public Presentations to provide information and explain the corrective measures to shareholders, investors, and related parties. The final Public Presentation would be held in May 2025. Shareholders can review the detailed

information about the Free Float issue from the Public Presentation documents, which the Bank has disclosed on the SET's website.

Moreover, the Free Float Non-Compliance under the SET's regulations and the CF sign posting does not affect the Bank's business operations, performance, financial status, or capital in any way.

The Bank remains steadfast in its commitment to delivering on our strategic objectives and driving financial performance. The Bank's vision to be a "Digital-Led Bank with ASEAN Reach" remains unwavering, and the Bank is continuously dedicated to contributing positively to Thailand's economic and financial landscape.

Mr. Anon Sirisaengtaksin invited the shareholders to raise questions and comments.

Since no shareholders had any questions or comments, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with the voting. He informed the Meeting that this agenda item was to acknowledge the Bank's operating results for the year 2024, and therefore, no voting was required.

Resolution The Meeting acknowledged the Bank's operating results for the year 2024 as presented.

Agenda item 2 **To consider and approve the statements of financial position and the statements of comprehensive income for the fiscal year ended 31 December 2024**

Mr. Anon Sirisaengtaksin proposed the Meeting to consider and approve the statements of financial position and the statements of comprehensive income for the fiscal year ended 31 December 2024, which had duly been sent to the shareholders in advance together with the invitation letter. Details of the financial performance for the fiscal year ended 31 December 2024 were as provided in the Annual Registration Statement/Annual Report 2024 (Form 56-1 One Report). The key points could be summarized as follows:

Statements of financial position (consolidated) as of 31 December 2024

- Total assets of THB 508,456 million, net loans including accrued interest of THB 248,850 million, and net investments of THB 106,404 million.
- Total liabilities of THB 457,709 million, including deposits of THB 278,929 million and borrowings of THB 18,351 million.
- Shareholders' equity of THB 50,747 million, with issued and paid-up capital of THB 17,411 million.

Statements of comprehensive income as of 31 December 2024

- Net profit of THB 2,852 million, with operating income of THB 15,103 million, operating expenses and bad debts and doubtful accounts of THB 11,543 million.

Mr. Anon Sirisaengtaksin invited the shareholders to raise questions and comments.

Since no shareholders had any questions or comments, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with the voting. He informed the Meeting that this agenda item shall obtain majority votes of the shareholders attending the Meeting and casting their votes.

Resolution The Meeting resolved to approve the statements of financial position and the statements of comprehensive income for the fiscal year ended 31 December 2027 by majority votes of the shareholders attending the Meeting and casting their votes. Voting results are detailed as follows:

Resolution	Number of Votes (1 share = 1 vote)	Percentage of Total Number of Votes of Shareholders Attending the Meeting and Casting Their Votes
Approved	33,084,587,017	100.0000%
Disapproved	0	0.0000%
Abstained	0	-
Invalid	0	0.0000%

Agenda item 3 **To consider and approve the appropriation of profit for the year 2024 and payment of dividend**

Mr. Anon Sirisaengtaksin requested Mr. Anuparp Leelaratsameephanit, Head of Financial Control, to present details of the matter to the Meeting.

Mr. Anuparp Leelaratsameephanit presented that the Bank's financial performance for the year 2024, as audited by a certified public accountant, showed a net profit of THB 3,956,818,323.85 for the year ending 31 December 2024. The Board of Directors has therefore agreed to propose to the Meeting to approve the appropriation of the 2024 net profit as a legal reserve amounting to THB 198,000,000.00. In accordance with Section 116 of the Public Limited Companies Act, B.E. 2535 (1992) and the Bank's Articles of Association, Article 44, the Bank has allocated a portion of the annual net profit as a reserve fund of not less than 5% of the annual net profit, deducted by any accumulated losses (if any), until this reserve fund reaches not less than 10% of the registered capital.

To align with the Bank's dividend policy, the Bank has established a policy to consider paying dividends to shareholders when the Bank has operational profits and maintains the required legal and business reserves. The remaining profit after dividend payments would be allocated to various reserves/retained earnings. The Bank may also pay interim dividends to shareholders from time to time as deemed appropriate and when the Bank has sufficient profits to do so. Therefore, the Board of Directors has proposed to the Meeting to approve the dividend payment for the 2024 financial performance at a rate of THB 0.04 per share to the Bank's shareholders, totaling THB 1,392,890,469.92. The remaining amount from the legal reserve and dividend payments would be transferred to the Bank's capital fund.

The Bank's dividend policy stipulates that dividends will be considered for distribution to shareholders when the Bank has operational profits and maintains the required legal and business reserves. The remaining profit after dividend payments will be allocated to various reserves/retained earnings. The Bank may also pay interim dividends to shareholders from time to time as deemed appropriate and when the Bank has sufficient profits to do so.

The proposed dividend rate is considered appropriate and in line with the dividend policy, ensuring that the Bank will continue to have a strong capital fund to support its ongoing business expansion.

Therefore, the Board of Directors has proposed to the Meeting to approve the appropriation of the 2024 net profit and the dividend payment for the 2024 financial performance at a rate of THB 0.04 per share to the Bank's shareholders. The Bank will determine the list of shareholders entitled to receive the dividend on Tuesday, 29 April 2025 (Record Date), and the dividend payment will be made on Friday, 16 May 2025.

Mr. Anon Sirisaengtaksin invited the shareholders to raise questions and comments.

Since no shareholders had any questions or comments, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with the voting. He informed the Meeting that this agenda item shall obtain majority votes of the shareholders attending the Meeting and casting their votes.

Resolution The Meeting resolved to approve the appropriation of profit for the year 2024 as a legal reserve amounting to THB 198,000,000.00 in accordance with the Public Limited Company Act and the Bank's Articles of Association. The Meeting also approved the dividend payment for the 2024 financial performance at a rate of THB 0.04 per share amounting to THB 1,392,890,469.92 to the Bank's shareholders, with the remaining amount from the legal reserve and dividend payments transferred to the Bank's capital fund. This resolution was passed by a majority vote of the total votes of shareholders who attended and voted at the meeting. Voting results are detailed as follows:

Resolution	Number of Votes (1 share = 1 vote)	Percentage of Total Number of Votes of the Shareholders Attending the Meeting and Casting Their Votes
Approved	33,084,587,017	100.0000%
Disapproved	0	0.0000%
Abstained	0	-
Invalid	0	0.0000%

Agenda item 4 **To consider and approve the re-election of the directors retiring by rotation**

Mr. Anon Sirisaengtaksin informed the Meeting that to comply with the Public Limited Companies Act, B.E. 2535 (1992), and the Articles of Association of the Bank, Article 18, at every annual general meeting of shareholders, one-third of the directors shall vacate office, and in the following years, the director who has held office longest shall retire. Moreover, the retiring director is eligible for re-election. At this Meeting, 3 directors who shall retire by rotation and be eligible for re-election were as follows:

- | | | |
|----|-------------------------------------|------------------------|
| 1. | Tengku Azmil Zahrudin bin Raja Aziz | Non-Executive Director |
| 2. | Mr. Natasak Rodjanapiches | Independent Director |
| 3. | Mr. Worapong Janyangyuen | Independent Director |

The Nomination, Remuneration and Corporate Governance Committee recommended that the Board of Directors propose for the Meeting's consideration of the re-election of the 3 members of the Board of Directors due to retire by rotation, namely Tengku Azmil Zahrudin bin Raja Aziz, Mr. Natasak Rodjanapiches, and Mr. Worapong Janyangyuen, as the Bank's directors and members of Board Committees for another term.

The Board of Directors (excluding interested directors) has considered and found that the 3 individuals mentioned possess the knowledge, skills, and experience in accounting/auditing, banking/finance, risk management, and education/learning and development. They meet all the qualifications and are suitable to be directors of the Bank according to relevant laws and regulations. Their appointment as directors has been approved by the Bank of Thailand.

To adhere to good corporate governance principles, the Bank provided shareholders the opportunity to nominate individuals who are qualified and free from disqualifications for election as directors between 1 October 2024 and 31 December 2024, according to the criteria and procedures outlined on the Bank's website. However, it was found that no shareholders nominated any individuals to the Bank.

Tengku Azmil Zahrudin bin Raja Abdul Aziz, Mr. Natasak Rodjanapiches, and Mr. Worapong Janyangyuen did not attend the meeting for this agenda item.

Mr. Anon Sirisaengtaksin invited the shareholders to raise questions and comments.

Since no shareholders had any questions or comments, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with the voting. He informed the Meeting that this agenda item shall obtain majority votes of the shareholders attending the Meeting and casting their votes.

Resolution The Meeting resolved to approve the re-election of the 3 members of the Board of Directors, namely Tengku Azmil Zahrudin bin Raja Abdul Aziz, Mr. Natasak Rodjanapiches, and Mr. Worapong Janyangyuen, who were due to retire by rotation, as the Bank's directors, along with their positions in the Board Committee, for another term. This resolution was passed by a majority vote of the total votes of shareholders who attended and voted at the meeting. Voting results are detailed as follows:

1. Tengku Azmil Zahrudin bin Raja Abdul Aziz

Non-Executive Director / Chairperson of Board of Directors / Alternate Chairman of Nomination, Remuneration and Corporate Governance Committee

Resolution	Number of Votes (1 share = 1 vote)	Percentage of Total Number of Votes of the Shareholders Attending the Meeting and Casting Their Votes
Approved	33,084,587,017	100.0000%
Disapproved	0	0.0000%
Abstained	0	-
Invalid	0	0.0000%

2. Mr. Natasak Rodjanapiches

Independent Director / Chairman of Board Risk and Compliance Committee / Member of Audit Committee

Resolution	Number of Votes (1 share = 1 vote)	Percentage of Total Number of Votes of the Shareholders Attending the Meeting and Casting Their Votes
Approved	33,084,587,017	100.0000%
Disapproved	0	0.0000%
Abstained	0	-
Invalid	0	0.0000%

3. Mr. Worapong Janyangyuen

Independent Director / Member of Audit Committee / Member of Nomination, Remuneration and Corporate Governance Committee

Resolution	Number of Votes (1 share = 1 vote)	Percentage of Total Number of Votes of the Shareholders Attending the Meeting and Casting Their Votes
Approved	33,084,587,017	100.0000%
Disapproved	0	0.0000%
Abstained	0	-
Invalid	0	0.0000%

Agenda item 5 To consider and approve the directors' remuneration for the year 2025

Mr. Anon Sirisaengtaksin reported to the Meeting that according to the resolution of the Annual General Meeting No. 30, held on 19 April 2024, it was approved to maintain the remuneration for the Bank's Board of Directors, Audit Committee (AC), Nomination, Remuneration and Corporate Governance Committee (NRCC), and Board Risk and Compliance Committee (BRCC) at the same rate as the remuneration in 2023.

The NRCC has recommended that the Board of Directors propose to the Meeting to approve the directors' remuneration for 2025 by maintaining the same rates approved at the Annual General Meeting No. 30 for the Board and Board Committees. These rates are consistent with practices in the Thai banking industry and the CIMB Group's guidelines.

The Bank has a policy of not paying remuneration to directors who are employees of the Bank or CIMB Group.

The directors' remuneration for 2024 totaled THB 14,734,554, compared to THB 15,654,142 in 2023.

For 2025, D&O Liability Insurance has been arranged, covering a maximum liability of THB 230 million, with a premium of THB 144,937. The Bank will not pay any remuneration or benefits other than the reported remuneration to directors, similar to 2024.

The Board of Directors requested the Meeting to consider and approve the directors' remuneration for the year 2025. It was proposed to maintain the remuneration for the Bank's Board of Directors and the Board Committees, including AC, NRCC, and BRCC, at the same rate as in 2024. The details are as follows.

1. Remuneration for Board Members:

THB/person

Position	2025		
	Chairperson's Premium (Monthly)	Retainer Fees (Monthly)	Meeting Allowance
• Chairperson	140,000	50,000	50,000
• Board Members	-	50,000	50,000

Remarks:

1. Directors are responsible for paying their own income tax.
2. Meeting allowance shall be paid once regardless of meeting frequency per month.

2. Remuneration for Board Committee members:

THB/person

Position	2025		
	Chairperson's Premium (Monthly)	Retainer Fees (Monthly)	Meeting Allowance (Per Time)
1. AC			
• Chairperson	50,000	12,000	50,000
• Committee Member	-	8,000	50,000
2. Other Board Committees (i.e. NRCC and BRCC)			
• Chairman	50,000	-	50,000
• Committee Member	-	-	50,000

Remarks:

1. Directors are responsible for paying their own income tax.
2. Meeting allowance shall be paid on a per meeting basis.

Mr. Anon Sirisaengtaksin invited the shareholders to raise questions and comments.

Since no shareholders had any questions or comments, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with the voting. He informed the Meeting that this agenda item shall obtain the votes of not less than two-thirds of the total number of the votes of the shareholders attending the Meeting.

Resolution The Meeting resolved to approve the directors' remuneration for the year 2025 by remaining the remuneration rates of the Board of Directors and Board Committee members, namely AC, NRCC, and BRCC at the same rates as those approved in 2024 by not less than two-thirds of the total number of the votes of the shareholders attending the Meeting. Voting results are detailed as follows:

Resolution	Number of Votes (1 share = 1 vote)	Percentage of Total Number of Votes of the Shareholders Attending the Meeting
Approved	33,084,587,017	100.0000%
Disapproved	0	0.0000%
Abstained	0	0.0000%
Invalid	0	0.0000%

Agenda item 6 **To consider and approve the appointment of the auditor and determination of the audit fee for the year 2025**

Mr. Anon Sirisaengtaksin invited Mrs. Oranuch Apisaksirikul, Chairperson of Audit Committee, to present details of the matter to the Meeting.

Mrs. Oranuch Apisaksirikul, Chairperson of Audit Committee, informed the Meeting that according to the Public Limited Companies Act B.E. 2535 (1992), the annual general meeting of shareholders is required to appoint an auditor and determine the audit fee for the Bank every year. Shareholders can re-appoint the same auditor to continue their duties. The Audit Committee, which has a selection process for the auditor for the year 2025, has recommended to the Bank's Board of Directors to present to the Meeting to consider appointing the auditor and determining the audit fee as detailed below.

The Board of Directors has considered and approved the Audit Committee's proposal to present to the Meeting for approval the appointment of PricewaterhouseCoopers ABAS Ltd. as the Bank's auditor for the year 2025. Any of the auditors listed below will have the authority to conduct audits and sign the audit reports of the Bank.

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|----|-----------------------|--------------------|------|
| 1. | Ms. Sakuna Yamsakul | CPA License Number | 4906 |
| 2. | Ms. Wipasiri Wimanrat | CPA License Number | 9141 |
| 3. | Mr. Paiboon Tunkoon | CPA License Number | 4298 |

PricewaterhouseCoopers ABAS Ltd. is a reputable audit firm known for its independence, expertise in banking, and excellent management that helps improve the financial and other operations of the Bank. The licensed auditors listed above, along with PricewaterhouseCoopers ABAS Ltd., have no relationships, interests, or transactions that could lead to conflicts of interest with the Bank, its subsidiaries, executives, major shareholders, or related persons. Additionally, they have received approval from the Bank of Thailand.

Additionally, the Board of Directors has agreed with the Audit Committee's proposal to present to the Meeting for approval the audit fees for the Bank amounting to THB 12,541,170 and to acknowledge the

audit fees for the Bank's subsidiaries amounting to THB 2,535,750. The total audit fees for CIMB Thai Bank Group for 2025 amount to THB 15,076,920, which is a 3.8% decrease from the previous year. It was proposed to authorize the Management to approve additional audit fee for the auditor as deemed appropriate in case the CIMB Thai Bank Group requires the auditor to perform other tasks.

For the non-audit fee in the year 2024, the CIMB Thai Bank Group paid a total of THB 1,921,853.95 to the Bank's auditor for services related to the simulation of results from the development of the IFRS model (IFRS9 ECL Model), which was conducted by PwC Malaysia. For the year 2025, the CIMB Thai Bank Group will consider paying other service fees based on actual expenses.

Mr. Anon Sirisaengtaksin invited the shareholders to raise questions and comments.

Since no shareholders had any questions or comments, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with the voting. He informed the Meeting that this agenda item shall obtain majority votes of the shareholders attending the Meeting and casting their votes.

Resolution The Meeting resolved to appoint the PricewaterhouseCoopers ABAS Ltd., represented by Ms. Sakuna Yamsakul (CPA License No. 4906) and/or Ms. Wipasiri Wimanrat (CPA License No. 9141) and/or Mr. Paiboon Tunkoon (CPA License No. 4298), as CIMB Thai Bank Group's auditor for the year 2025, and to determine the audit fee for 2024 of THB 12,541,170 for the Bank, as well as to acknowledge the audit fee of THB 2,535,750 for the subsidiaries of the Bank, making up the total audit fees of CIMB Thai Bank Group of THB 15,076,920 for the year 2025. In this regard, the Meeting also resolved to authorize the Bank's Management to consider and approve additional fees as deemed appropriate in the event that CIMB Thai Group requested the auditors to perform additional services. This resolution was passed by a majority vote of the total votes of shareholders who attended and voted at the meeting. Voting results are detailed as follows:

Resolution	Number of Votes (1 share = 1 vote)	Percentage of Total Number of Votes of the Shareholders Attending the Meeting and Casting Their Votes
Approved	33,084,587,017	100.0000%
Disapproved	0	0.0000%
Abstained	0	-
Invalid	0	0.0000%

Agenda item 7 **Other matters (if any)**

As there were no proposed agenda items from the shareholders, Mr. Anon Sirisaengtaksin gave the opportunity to the shareholders to raise questions or discuss with the Board and the executives in other matters in addition to the agenda items which had previously been proceeded.

There were no further questions or comments. Mr. Anon Sirisangtaksin handed over the conduct of the meeting to the Chairman.

The Chairman of the Meeting thanked shareholders, proxy holders, and attendees for dedicating their time to attend the Meeting and providing useful recommendations which the Board and the Management would take into account. He then declared the Meeting adjourned.

The Meeting adjourned at 15.20 hrs.

Signed *-Tengku Dato' Sri Azmil Zahrudin bin Raja Abdul Aziz-* Chairman of the Meeting
(Tengku Azmil Zahrudin bin Raja Abdul Aziz)

Signed *-Rewadee Jantamaneechote-* Company Secretary
(Mrs. Rewadee Jantamaneechote)