

Minutes of the Annual General Meeting of Shareholders No. 32
CIMB Thai Bank Public Company Limited
Conducted via Electronic Means

The Annual General Meeting of Shareholders No. 32 (the Meeting) of CIMB Thai Bank Public Company Limited (the Bank, CIMB Thai) was held on Thursday, 23 April 2026 at 10.00 hrs., via electronic means in accordance with the Emergency Decree on Electronic Media Meetings, B.E. 2563 (2020), as well as 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 over the Meeting as the Chairman.

For the convenience of shareholders and meeting participants, the Chairman delegated Mr. Anon Sirisaengtaksin, Independent Director of the Bank, to conduct the Meeting in the Thai language.

Mrs. Rewadee Jantamaneechote, Company Secretary, introduced the Bank's directors and executives attending the Meeting, as listed below.

Directors in attendance: 8 out of a total of 8 directors, representing 100.00% of the Board, were as follows:

1.	Tengku Azmil Zahrudin bin Raja Abdul Aziz	Non-Executive Director, 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. Muhammad Novan bin Amirudin	Non-Executive Director

7.	Mrs. Vera Handajani	Executive Director, and Member of Board Risk and Compliance Committee
8.	Mr. Wut Thanittiraporn	Executive Director, and President and CEO

Executives in attendance were as follows:

1.	Mr. Arthit Masathirakul	Advisor to President and CEO
2.	Mr. Jason Leong Kok Yew	Head of Finance
3.	Ms. Supreeya Pipatmanomai	Head of Risk Management
4.	Mr. Yeong Thian Lim	Head of Strategy and CEO's Office
5.	Ms. Pajaree Thongvanit	Head of Legal and Compliance
6.	Mrs. Kanokpai Vongsatitporn	Head of Human Resources
7.	Mr. Paisan Thumpothong	Head of Digital, Operations & Channels
8.	Mr. Kittipong Wangvivatsin	Head of Internal Audit
9.	Ms. Uthaiwan Sukphanpim	Head of Brand and Marketing
10.	Mr. Anuparp Leelaratsameephanit	Head of Financial Control

In addition, Mrs. Rewadee Jantamaneechote informed the Meeting of the attendance of the auditors from PricewaterhouseCoopers ABAS Limited and the legal advisers from Baker & McKenzie Limited, who attended the Meeting and acted as witnesses to the vote counting process, to ensure that the shareholders' meeting was conducted transparently and in compliance with applicable laws and the Bank's Articles of Association, as follows:

Auditors from PricewaterhouseCoopers ABAS Limited

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

Legal advisers from Baker & McKenzie Limited

1. Ms. Treetip Parksook
2. Ms. Manita Hengriprasopchoke (as the witness of the voting process)

The Meeting started at 10.00 hrs.

Before proceeding with the agenda items, Mr. Anon Sirisaengtaksin informed the Meeting that a total of 33 shareholders, comprising shareholders attending in person and by proxy, were present. The total number of shares represented was 33,087,176,085 shares, accounting for 95.0173% of the total issued and paid-up shares, thereby constituting a quorum in accordance with the Bank's Articles of Association.

Mrs. Rewadee Jantamaneechote informed the Meeting of the shareholders' rights at the Annual General Meeting of Shareholders No. 32 as follows:

1. **Right to discuss and express opinions:** Prior to voting on each agenda item, shareholders or proxy holders were given the opportunity to ask questions and express opinions on matters relevant to that agenda item within an appropriate timeframe.

For questions or opinions unrelated to the agenda item under consideration, shareholders were requested to raise such matters under Other Business at the end of the Meeting, to ensure efficient meeting proceedings and avoid any impact on shareholders as a whole.

2. **Right to vote:** Shareholders were entitled to cast votes on each agenda item in proportion to the number of shares held by them or represented by proxy.

Mrs. Rewadee Jantamaneechote further informed the Meeting that this Meeting was conducted via electronic means in accordance with the Emergency Decree on Electronic Meetings, B.E. 2563 (2020), as well as other relevant laws and regulations. The Bank engaged Quidlab Company Limited, a service provider compliant with the requirements of the Emergency Decree on Electronic Meetings, B.E. 2563 (2020) and the Notification of the Ministry of Digital Economy and Society on the Standards for Maintaining Security of Electronic Meetings, and certified by the Electronic Transactions Development Agency, to manage this Meeting. She also summarised the key procedures relating to voting, vote counting, and the submission of questions and comments, as follows:

Voting Procedures

- Upon registration for the Meeting, the number of shares held by each shareholder was counted toward the quorum.
- The Meeting considered agenda items in the order specified in the notice of meeting. Shareholders were allowed to ask questions prior to voting, and voting results were announced after the vote counting for each agenda item was completed.
- Voting was conducted on a one-share-one-vote basis. Each shareholder could vote for, against, or abstain from voting on each agenda item. Any shareholder with a special interest in a particular matter was not entitled to vote on that matter.
- The Bank provided Proxy Form B., which shareholders could use to appoint a proxy to vote on their behalf. In addition, the Bank offered e-Proxy Voting as an alternative channel to facilitate shareholders,

with detailed procedures explained in the notice of meeting.

Vote Counting

- Vote counting was conducted by deducting the votes cast against and abstentions from the total number of votes of shareholders present and entitled to vote, with the remaining votes deemed as approval votes.
- Shareholders or proxy holders who did not cast any votes via the electronic system were deemed to have voted approval.
- In cases where a shareholder appointed a proxy and had validly indicated voting instructions in the proxy form, the proxy holder was not entitled to vote on that agenda item, as the Bank had already recorded the vote in accordance with the shareholder's instructions.

Questions and Expression of Opinions

- Shareholders or proxy holders wishing to ask questions or express opinions were advised, for convenience, to submit their questions via the message function by selecting the "Text Question Menu," typing their questions or comments, and submitting them through the system.
- The Bank allocated a period of not less than 1 minute for submitting questions during each agenda item. However, to ensure concise meeting management, if there were many questions, the Bank reserved the right to address questions as appropriate. Any unanswered questions would be compiled, responded to, and recorded in the minutes of the Meeting.
- The Bank responded during the Meeting only to questions relevant to the agenda items, to ensure the Meeting concluded within the scheduled time. To promote good corporate governance, shareholders had been given the opportunity to submit questions related to the agenda items in advance of the Meeting; however, no advance questions were received by the Bank.

Mrs. Rewadee Jantamaneechote also informed the Meeting of the contact channels, including telephone number and email address, for officers of Quidlab Company Limited, if shareholders encountered technical issues in accessing the electronic meeting system.

The Bank recorded this Meeting in video format and handled the personal data of meeting participants in accordance with the Personal Data Protection Act, B.E. 2562 (2019), as amended, and other relevant laws.

Thereafter, Mr. Anon Sirisaengtaksin proceeded with the Meeting in accordance with the agenda items as follows.

Agenda Item 1 To Acknowledge the Bank's Operating Results for the Year 2025

Mr. Anon Sirisaengtaksin invited Mr. Wut Thanittiraporn, President and CEO, to present details to the Meeting.

Mr. Wut Thanittiraporn reported to the Meeting that the Bank's operating results for the year 2025 were set out in the Bank's Annual Registration Statement/Annual Report 2025 (Form 56-1 One Report), which had been distributed to shareholders together with the notice convening the Meeting. He then presented a summary of the Bank's operating performance for the year 2025 to the Meeting as follows:

2025 Headline Performance

In 2025, CIMB Thai operated amid a challenging economic environment marked by moderate growth and evolving monetary conditions. During the year, the Monetary Policy Committee implemented multiple policy rate cuts to support economic activity and alleviate financial pressures on households and businesses. While the lower interest rate environment helped support borrower liquidity, it continued to pressure lending margins across the banking sector. Despite partial recovery in sectors such as tourism, the Thai economy remained constrained by high household debt and weak domestic consumption.

Against this backdrop, CIMB Thai reported a net profit of THB 2,257 million, representing a 20.9% year-on-year (YoY) decline.

Operating income decreased by 8.9% to THB 13,772 million, reflecting margin pressures and other headwinds. Nevertheless, disciplined cost management resulted in lower operating expenses, supporting a 3.1% YoY increase in pre-provision operating profit, demonstrating the resilience of the Bank's underlying operating performance.

Provisions increased YoY, reflecting the Bank's prudent approach to credit risk management, particularly within the Consumer Banking business, and included the impact of one-off items during the year.

Revenue Contribution by Business Unit

CIMB Thai's business mix reflects the Bank's focus on leveraging its core strengths, as evidenced by revenue contributions across business units.

Consumer Banking remains the primary revenue driver, contributing 55% of total revenue, followed by Wholesale Banking at 24% and Treasury at 15%. These businesses form the foundation of the Bank's growth strategy.

In 2026, the Bank will continue to leverage its strengths in Wholesale Banking and Treasury, while placing greater emphasis on growing its Wealth Management business. Consumer Banking will continue to innovate, with enhanced digital product offerings to deliver a differentiated customer experience.

In parallel, CIMB Thai will leverage its ASEAN network and enhance operational efficiency to deliver seamless financial solutions, with a focus on driving impactful growth through strategic partnerships.

NII and NOII Breakdown

Net interest income (NII) declined by THB 1,178 million, or 12.4% YoY, driven mainly by yield compression, government relief programs, and a one-off Effective Interest Rate adjustment.

Non-interest income (NOII) decreased slightly by THB 153 million, or 2.7% YoY, as a 43.5% contraction in other NOII more than offset a 35.4% increase in Trading and FX income.

Loan Growth and Deposit Mix

In a challenging economic environment, both loans and deposits declined as the Bank maintained a disciplined approach to lending, prioritizing asset quality and selective growth opportunities.

Total gross loans stood at THB 240,033 million, representing a 7.2% YoY decrease, mainly attributable to Commercial and Wholesale Banking. The reduction was driven by repayments and the Bank's continued emphasis on portfolio quality and disciplined loan growth.

Deposit balances declined by 9.1%, primarily due to lower fixed deposits, partly offset by an increase in Current Account and Savings Account balances.

Resilient Capital Base That Is Well Above Regulatory Requirements

The Bank's capital adequacy and common equity tier 1 ratios remain well above regulatory requirements, providing a strong buffer to support future business operations. This capital strength has been established and will be further strengthened to safeguard against potential uncertainties.

Historical Performance of Key Indicators

Over the past 12 years, the Bank has significantly improved operating efficiency and productivity, as reflected in higher revenue per headcount and a structurally lower cost-to-income ratio. These improvements demonstrate stronger cost discipline and enhanced efficiency, resulting in a recovery and increased resilience of profit before tax despite earlier volatility.

Fulfilling Sustainability Commitments for All Stakeholders

CIMB Thai's 2025 sustainability performance is anchored on 3 key pillars: effective management of material sustainability topics, record growth in sustainable finance, and substantial progress in operational decarbonization.

In 2025, the Bank managed 13 Material Sustainability Topics in accordance with GRI Standards across economic, environmental, and social dimensions. In line with Bank of Thailand directives, climate considerations have been embedded into strategic planning, with proactive management of both transition and physical risks, while capturing opportunities in resource efficiency and energy sourcing to enhance organizational resilience.

Sustainability at CIMB Thai continues to be “Business First.” In 2025, the Bank achieved a historic milestone under the GSSIPS framework, recording the highest approved sustainable finance performance in its history. Key sustainable finance contributions include:

- Treasury & Markets: THB 89,320 million in ESG-related sales and investments.
- Corporate & Investment Banking: Over THB 13,000 million in green loans and bond issuances.
- Consumer Banking: Over THB 5,000 million supporting financial inclusion and social impact.

The Sustainability360 Advisory Program, launched in 2025, provides clients with technical advisory on taxonomy compliance, second-party opinion requirements, decarbonization roadmaps, and transition financing strategies.

Operational decarbonization progress has been significant, with an 81% reduction in Scope 1 and 2 emissions from the 2019 base year—the highest within the CIMB Group. CIMB Thai is also the first Group entity to migrate carbon data management to a Cloud-based platform with external assurance from PwC Thailand, ensuring high standards of data integrity and transparency.

FORWARD30 Strategy

The FORWARD30 strategy focuses on Advancing Customers and Society, centered on 3 core areas: People and Culture, Customers, and Society and Sustainability.

Under these strategic themes, the Bank is progressing 4Cs priorities—Capital and Resources, Cash, Cross-sell, and Capabilities—while continuing its emphasis on simplification, digitalization, and productivity under the “Simpler, Better, Faster” operating model.

Business Drivers for 2026

In Consumer Banking, the Bank will strengthen its Wealth Management by enhancing brand recognition and delivering a full suite of wealth management products through an advisory-led model. The focus will also include prudent new loan booking growth through strategic partnerships, a shift toward higher-yield products, and acquisition optimization to improve risk-adjusted return on capital.

Wholesale Banking will prioritize strengthening its ASEAN proposition to support regional expansion, meet the financing needs of corporate clients, target high-value segments, and accelerate cross-selling.

Treasury and Markets will focus on accelerating customer flow with business units and partners, scaling distribution through partnerships, and advancing digitalization to enhance customer experience and operational efficiency.

Anti-Bribery and Corruption

The Bank is a certified member of the Thai Private Sector Collective Action Against Corruption (CAC) and successfully received its second CAC recertification on 30 June 2025.

To reinforce its commitment to combating corruption, the Audit Committee and the Board approved the Bank's participation in the "Speak Out Against Solicitation" initiative.

In addition to participating in the CAC, the Bank has established robust and stringent procedures to prevent corruption by implementing an Anti-Bribery and Corruption Policy, with clear policies and guidelines on giving and receiving gifts as a key component.

These policies have been communicated to directors, executives, and employees across the Bank and its subsidiaries. Ongoing training is provided through e-Learning programs for both new hires and existing employees to ensure awareness and compliance.

Regulations on Distribution of Shareholdings (Free Float)

Under the free float requirements, a listed company must have at least 150 minority shareholders holding an aggregate of not less than 15% of its paid-up capital, which is one of the qualifications for the Bank to maintain its listed status under the regulations of the Stock Exchange of Thailand (SET).

Since 2010, the Bank has been unable to meet the SET's free float requirements. As at the latest book-closing date (13 March 2026), minority shareholders held 5.17% of the Bank's total issued and paid-up shares, representing 9,433 minority shareholders.

Subsequently, on 25 March 2024, the SET announced new free float criteria, as a result of which the Bank's securities were marked with the Caution - Free Float (CF) symbol for a period of 1 year, from 5 June 2024 to 4 June 2025. Listed companies classified as Free Float Non-Compliance are required to conduct a public presentation on a quarterly basis after being assigned the CF sign, and trading of their securities is restricted to cash accounts only. As the Bank falls within the Free Float Non-Compliance category, it has conducted a total of 5 public presentations, as follows:

- 1st Public Presentation: 14 June 2024
- 2nd Public Presentation: 9 September 2024

- 3rd Public Presentation: 28 November 2024
- 4th Public Oresentation: 14 March 2025, and
- 5th Public Presentation: 27 May 2025

Under the revised free float requirements, if a listed company remains unable to rectify its Free Float Non-Compliance upon completion of the 1-year CF period, the securities of such listed company will be assigned a Trading Suspension (SP) sign in place of the CF sign. The SET further requires that, throughout the 1-year period during which the SP sign is imposed, a listed company classified as Free Float Non-Compliance must submit a quarterly Progress Report to the SET instead of conducting a Public Presentation.

As the Bank has been unable to rectify its Free Float Non-Compliance, its securities have been subject to the SP sign since 5 June 2025. During the period in which the Bank's securities are marked with the SP sign, trading is permitted only on an over-the-counter basis. If the Bank remains unable to rectify the Free Float Non-Compliance within 1 year, namely from 5 June 2025 to 4 June 2026, upon the expiration of such period, the SET will further assign a Non-Compliance (NC) sign to the Bank's securities and may, at its discretion, consider delisting the Bank's securities from the SET.

Nevertheless, prior to the effective date of any delisting of the Bank's securities, the SET will allow trading of the Bank's securities on the SET trading board for a period of 7 business days, with the specific dates and times to be announced in accordance with the SET's regulations.

Throughout the period in which the Bank's securities have been classified as Free Float Non-Compliance and marked with the SP sign, the Bank has fully and consistently complied with all requirements stipulated by the SET, including the submission of quarterly Progress Reports. In 2025, the Bank submitted Progress Report No. 1 on 25 August 2025 and Progress Report No. 2 on 13 November 2025. In 2026, the Bank submitted Progress Report No. 3 on 23 February 2026.

The Bank has not remained complacent in addressing its Free Float Non-Compliance. Accordingly, it has engaged external legal counsel, Baker & McKenzie Limited, to provide legal advice and propose legally viable options in compliance with applicable regulatory requirements. The Bank has also coordinated with all relevant parties and received guidance from CIMB Bank Berhad, the Bank's major shareholder, to assess all available alternatives and determine potential remedial measures.

Although, to date, there has been no progress in resolving the Free Float Non-Compliance, the Bank acknowledges the SET's requirements and will make appropriate disclosures to the SET and shareholders. The Bank remains committed to strict compliance with the SET's regulations, the requirements of relevant regulatory authorities, and applicable laws.

In addition, the Bank has maintained ongoing discussions with relevant SET officers regarding the necessary and related actions to address the Free Float Non-Compliance. The Bank has also responded to inquiries from shareholders and investors through multiple channels, including the Company Secretary and Administration unit, Investor Relations, and the CIMB Thai Care Centre. Such collaborative efforts have enhanced transparency and ensured effective communication, thereby strengthening the confidence of all stakeholders.

The Bank would like to emphasise that its inability to rectify the Free Float Non-Compliance does not affect its business operations, operating performance, financial position, or capital adequacy in any manner. Shareholders remain shareholders of the Bank and retain their rights to dividends, participation in shareholders' meetings, and other rights as prescribed by law.

Awards and Recognitions in 2025

In 2025, CIMB Thai Bank received numerous awards from both domestic and regional institutions. These accolades reflect the Bank's commitment to excellence and continuous innovation in financial services, as well as the quality and creativity of its products and services. They also reaffirm the Bank's dedication to delivering outstanding value to customers, its ongoing efforts to enhance customer satisfaction, and its aspiration to advance as an industry leader. In addition, the awards underscore the Bank's strong management practices and commitment to good corporate governance. Key awards include:

1. Treasury and Capital Markets

- The Asset Triple A Private Capital Awards: 5 awards Best Bank for Investment Solutions
- Thai Bond Market Association: Best Bond Dealer and Most Active Bank in Corporate Bond Secondary Market
- Risk Asia Awards: Derivatives House of the Year, Thailand (2025)
- Best Bond House in Thailand

2. Retail Banking

- The Digital Banker (TDB) Global Retail Banking Innovation Awards (2025)
- Best Wealth Manager for the Mass Affluent
- Wealth Hub of the Year
- 7 awards from Market Excellence Award

3. Digital, Operation and Channels

- Best Workflow Contact Center (Silver Award) from the Thai Contact Center Trade Association

4. Human Resources

- HR Excellence Awards (2025)
- HR Asia Best Companies to Work for in Asia (2025)

5. Sustainability

- AMCHAM Corporate Social Impact Awards from The American Chamber of Commerce in Thailand

6. Corporate Governance

- Excellent CG Score under the Corporate Governance Report of Thai Listed Companies Assessment for 5 consecutive years (2021-2025) by the Thai Institute of Directors
- 100% score for Quality of Annual General Meeting for 6 consecutive years (2020-2025) by the Thai Investors Association

Mr. Anon Sirisaengtaksin opened the floor for shareholders to raise questions and express their opinions.

Mr. Somchok Saelim, Mr. Thawatchai Rueangpongphand, and Mr. Charoen Tangsiriwong, shareholders, enquired about the Bank's progress and approach in resolving its Free Float status and lifting the SP sign on the Bank's securities in compliance with the SET's requirements within the prescribed timeframe. They further asked that, if the Bank is unable to do so within the required period and the SET considers delisting the Bank's securities, whether the Bank would undertake a share buyback from minority shareholders or whether the major shareholder would make a tender offer to purchase shares from minority shareholders.

Mr. Wut Thanittiraporn, Executive Director and President and CEO, provided additional clarification to the Shareholders' Meeting regarding the Free Float requirements, further to the information previously reported. He stated that the Bank has not made progress in resolving its Free Float Non-Compliance due to various constraints, which may result in the SET exercising its discretion to delist the Bank's securities from the Exchange. Prior to the effective date of any delisting, the SET will allow trading of the Bank's securities on the Exchange on the dates and during the periods to be prescribed by the SET.

With regard to the question on whether the major shareholder would undertake a tender offer to purchase shares from minority shareholders, the Bank clarified that delisting due to failure to meet the Free Float requirements does not trigger a mandatory tender offer under the applicable regulations. Furthermore, due to legal restrictions on foreign shareholding, the major shareholder is unable to increase its shareholding in the Bank and therefore cannot conduct a voluntary tender offer. As for any share buyback by the Bank, such action would be subject to careful consideration of the relevant laws and regulatory requirements.

As there were no further questions or comments from shareholders, Mr. Anon Sirisaengtaksin informed the Meeting that this agenda item was for acknowledgement of the Bank's operating performance for the year 2025 only, and therefore no voting was required.

Resolution The Meeting acknowledged the Bank's operating results for the year 2025 as proposed in all respects.

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 2025**

Mr. Anon Sirisaengtaksin invited Mr. Wut Thanittiraporn, President and CEO, to present further details to the Meeting.

Mr. Wut Thanittiraporn presented the matter to the Meeting for consideration and approval of the statements of financial position and the statements of comprehensive income for the fiscal year ended 31 December 2025, which had been distributed to shareholders for consideration together with the notice convening the Meeting. The details of the Bank's operating results for the year ended 31 December 2025 were set out in the Annual Registration Statement/Annual Report 2025 (Form 56-1 One Report), with the key highlights summarised as follows:

Statements of Financial Position (Consolidated) as of 31 December 2025

- Total assets of THB 539,479.20 million, net loans including accrued interest of THB 231,229.24 million, and net investments of THB 121,787.08 million.
- Total liabilities of THB 487,286.57 million, including deposits of THB 253,648.08 million and borrowings of THB 17,613.86 million.
- Shareholders' equity of THB 52,192.63 million, with issued and paid-up capital of THB 17,411.13 million.

Statements of Comprehensive Income as of 31 December 2025

- Net profit of THB 2,257.31 million, with operating income of THB 13,771.52 million, operating expenses and Expected Credit Loss of THB 10,941.08 million.

Mr. Anon Sirisaengtaksin opened the floor for shareholders to raise questions and express their opinions.

As there were no questions or comments from shareholders, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with voting, informing that this agenda item required approval by a majority vote of the shareholders present 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 2025s audited and certified by the auditor, by a majority vote of the shareholders present and casting their votes, with the voting results as detailed below.

Resolution	Number of Votes (1 Share = 1 Vote)	Percentage of Total Votes of Shareholders Present and Casting Their Votes
Approved	33,087,176,085	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 2025 and Payment of Dividend

Mr. Anon Sirisaengtaksin invited Mr. Wut Thanittiraporn, President and CEO, to present further details to the Meeting.

Mr. Wut Thanittiraporn presented, based on the Bank's audited standalone financial statements for the year ended 31 December 2025, the Bank recorded a net profit of THB 3,912,864,771.73.

Accordingly, the Board approved the proposal to submit to the Meeting for consideration and approval the appropriation of net profit for the year 2025 in the amount of THB 196,000,000.00 as a legal reserve. This appropriation is made in compliance with Section 116 of the Public Limited Companies Act, B.E. 2535 (1992) and Clause 44 of the Bank's Articles of Association, which require the Bank to allocate not less than 5% of its annual net profit, after deducting accumulated losses (if any), to the legal reserve until such reserve reaches not less than 10% of the registered capital. The remaining profit, after allocation to the legal reserve and dividend payment, will be transferred to the Bank's retained earnings.

To align with the Bank's dividend policy, the Bank has established a policy under which dividends may be paid to shareholders when the Bank generates operating profits and has maintained the required levels of statutory and business reserves in accordance with applicable regulations. Any remaining profits after dividend payment shall be appropriated as reserves and/or retained earnings. The Bank may also declare interim dividends from time to time, at its discretion, provided that the Bank has sufficient profits to do so.

Accordingly, the Board considered it appropriate to propose to the Meeting for approval the payment of dividends for the operating results for the year 2025 at the rate of THB 0.059 per share, payable to the Bank's shareholders, amounting to a total dividend payment of THB 2,054,513,443.13, representing a dividend payout ratio of 52.51%.

The Board considered that the proposed dividend payment rate was appropriate and in line with the Bank's dividend policy. Following such payment, the Bank would continue to maintain a strong capital position sufficient to support its ongoing business expansion.

The Bank will determine the list of shareholders entitled to receive the dividend on Tuesday, 5 May 2026, and the dividend payment is scheduled to be made on Thursday, 21 May 2026.

Mr. Anon Sirisaengtaksin opened the floor for shareholders to raise questions and express their opinions.

As there were no questions or comments from shareholders, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with voting, informing that this agenda item required approval by a majority vote of the shareholders present and casting their votes.

Resolution The Meeting resolved to approve the appropriation of net profit for the year 2025 in the amount of THB 196,000,000.00 as a legal reserve in accordance with the Public Limited Companies Act and the Bank's Articles of Association, and approved the payment of dividends for the operating results for the year 2025 at the rate of THB 0.059 per share, in line with the Bank's dividend policy. The remaining profit, after allocation to the legal reserve and dividend payment, shall be transferred to the Bank's retained earnings. The resolution was passed by a majority vote of the shareholders present and casting their votes, with the voting results detailed below.

Resolution	Number of Votes (1 Share = 1 Vote)	Percentage of Total Votes of Shareholders Present and Casting Their Votes
Approved	33,087,176,085	100.0000
Disapproved	0	0.0000
Abstained	0	-
Invalid	0	0.0000

Agenda Item 4 To Consider and Approve the Reelection of the Directors Retiring by Rotation

As this agenda item concerns the election of directors whose terms are due to expire and reappointment for another term, and as Mr. Anon Sirisaengtaksin is one of the directors whose term expires at this Meeting, Mr. Anon Sirisaengtaksin therefore delegated Mr. Worapong Janyangyuen, Independent Director and Member of Nomination, Remuneration and Corporate Governance Committee, to present the details of this agenda item to the Meeting.

Mr. Worapong Chanyanguen explained to the Meeting that, pursuant to the Public Limited Companies Act, B.E. 2535 (1992) and Clause 18 of the Bank's Articles of Association, at each annual general meeting of shareholders, one-third of the directors shall retire from office. In subsequent years, the directors who have served the longest shall retire. Directors retiring by rotation may be reelected. To comply with the

Public Limited Companies Act and the Bank's Articles of Association, at this Meeting, 3 directors are due to retire by rotation and are eligible for reelection, as follows:

1.	Mr. Anon Sirisaengtaksin	Independent Director
2.	Mr. Muhammad Novan bin Amirudin	Non-Executive Director
3.	Mr. Wut Thanittiraporn	Executive Director

The Nomination, Remuneration and Corporate Governance Committee recommended that the Board of Directors propose to the Meeting the election of 3 directors, namely (1) Mr. Anon Sirisaengtaksin, (2) Mr. Muhammad Novan bin Amirudin, and (3) Mr. Wut Thanittiraporn, to continue serving as directors for another term.

The Board of Directors (excluding interested directors) considered that all 3 directors possess the requisite knowledge, qualifications, and experience in banking and finance, accounting, management, business relationships, and business strategy, both domestically and internationally. The 3 directors have undergone the nomination and evaluation process and were deemed fully qualified and appropriate to serve as directors of the Bank in accordance with applicable laws and regulations. Their performance has also been consistent with the Bank's business strategy. The appointment of all 3 individuals as directors has been approved by the Bank of Thailand.

In line with good corporate governance principles, the Bank invited shareholders to nominate qualified individuals who did not possess any disqualifying characteristics to stand for election as directors during the period from 15 September 2025 to 31 December 2025, in accordance with the criteria and procedures published on the Bank's website. It appeared, however, that no shareholders submitted any nominations during such period.

In this agenda item, Mr. Anon Sirisaengtaksin, Mr. Muhammad Novan bin Amirudin, and Mr. Wut Thanittiraporn were not present at the Meeting.

Mr. Worapong Janyangyuen opened the floor for shareholders to raise questions and express their opinions.

As there were no questions or comments from shareholders, Mr. Worapong Janyangyuen requested the Meeting to proceed with voting, informing that this agenda item required approval by a majority vote of the shareholders present and casting their votes.

Resolution The Meeting resolved to approve the election of 3 directors retiring by rotation, namely (1) Mr. Anon Sirisaengtaksin, (2) Mr. Muhammad Novan bin Amirudin, and (3) Mr. Wut Thanittiraporn, to continue serving as directors for another term, by a majority vote of the shareholders present and casting their votes. The individual voting results were as detailed below.

1. Mr. Anon Sirisaengtaksin
Independent Director

Resolution	Number of Votes (1 Share = 1 Vote)	Percentage of Total Votes of Shareholders Present and Casting Their Votes
Approved	33,090,976,185	100.0000
Disapproved	0	0.0000
Abstained	0	-
Invalid	0	0.0000

2. Mr. Muhammad Novan bin Amirudin
Non-Executive Director

Resolution	Number of Votes (1 Share = 1 Vote)	Percentage of Total Votes of Shareholders Present and Casting Their Votes
Approved	33,090,976,185	100.0000
Disapproved	0	0.0000
Abstained	0	-
Invalid	0	0.0000

3. Mr. Wut Thanittiraporn
Executive Director

Resolution	Number of Votes (1 Share = 1 Vote)	Percentage of Total Votes of Shareholders Present and Casting Their Votes
Approved	33,090,976,185	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 2026

Mr. Anon Sirisaengtaksin informed the Meeting that, at the Annual General Meeting of Shareholders No. 31 held on 18 April 2025, the Meeting resolved to approve the retention of the remuneration for the Board of Directors, the Audit Committee (AC), the Nomination, Remuneration and Corporate Governance Committee (NRCC), and the Board Risk and Compliance Committee (BRCC) at the same rates as those for the year 2024.

-Translation-

The NRCC recommended that the Board of Directors propose to the Meeting for approval the directors' remuneration for the year 2026, by maintaining the same remuneration rates as those approved at the Annual General Meeting of Shareholders No. 31 for the Board of Directors and the Board Committees. Such remuneration levels are considered appropriate and consistent with prevailing practices in the Thai banking industry, as well as with the CIMB Group's guidelines.

The Bank has a policy of not paying directors' remuneration to directors who are employees of the Bank or the CIMB Group. Accordingly, Mr. Muhammad Novan bin Amirudin, Ms. Vera Handajani, and Mr. Wut Thanittiraporn did not receive directors' remuneration.

The total directors' remuneration for the year 2025 amounted to THB 14,958,000, compared with THB 14,734,554 in 2024.

For the year 2026, the Bank arranged Directors' and Officers' Liability Insurance with a maximum coverage of THB 40 million per policy, at a premium of THB 138,655.95. The Bank will not provide any remuneration and/or benefits other than normal directors' remuneration beyond those disclosed herein, consistent with the practice in 2025.

Accordingly, the Board proposed that the Meeting consider and approve directors' remuneration for the year 2026 by maintaining the same remuneration rates for the Board of Directors and the Board Committees, namely the AC, the NRCC, and the BRCC, as those approved for the year 2025, with details as follows:

1. Remuneration for Board Members:

THB/person

Position	2026		
	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	2026		
	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 opened the floor for shareholders to raise questions and express their opinions.

As there were no questions or comments from shareholders, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with voting, informing that this agenda item required approval by not less than two-thirds of the total votes of the shareholders present.

Resolution The Meeting resolved to approve the directors' remuneration for the year 2026 by maintaining the same remuneration rates for the Board of Directors and the Board Committees, namely the AC, the NRCC, and the BRCC, as those for the year 2025, by a vote of more than two-thirds of the total votes of shareholders present. The voting results were as detailed below.

Resolution	Number of Votes (1 Share = 1 Vote)	Percentage of Total Votes of Shareholders Present
Approved	33,090,976,185	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 2026**

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

Mrs. Oranuch Apisaksirikul, Chairperson of Audit Committee, informed the Meeting that, pursuant to the Public Limited Companies Act, B.E. 2535 (1992), the annual general meeting of shareholders is required to appoint the Bank's auditor and determine the audit fee on an annual basis. Shareholders may reappoint the existing auditor to continue in office. For the year 2026, the AC, having carried out the auditor selection process, recommended to the Board of Directors that the matter be proposed to the Meeting for consideration and approval of the appointment of the auditor and the audit fee, with details as follows.

The Board of Directors considered and approved the AC's recommendation to propose to the shareholders the appointment of PricewaterhouseCoopers ABAS Limited (PwC) as the Bank's auditor for the year 2026, with any one of the following auditors authorised to audit and sign the Bank's audit report.

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

PwC is a reputable and independent audit firm with strong expertise in the banking sector, as well as effective management practices that help enhance the Bank's financial reporting and related functions. The auditors named above, together with PwC, have no relationship, interest, or transactions that may give rise to a conflict of interest with the Bank, its subsidiaries, management, major shareholders, or any persons related to such parties. The appointment has also been approved by the Bank of Thailand.

Additionally, the Board of Directors has agreed with the AC to present to the Meeting for approval the audit fees for the Bank amounting to THB 12,400,170 and to acknowledge the audit fees for the Bank's subsidiaries amounting to THB 2,394,750. The total audit fees for CIMB Thai Bank Group for 2026 amount to THB 14,794,920, which is a 1.9% 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 non-audit fees, the CIMB Thai Group paid a total of THB 670,000 (excluding VAT) to the Bank's external auditors for other services during the 2025 financial year. For 2026, the Group will consider paying non-audit fees based on actual services rendered.

Mr. Anon Sirisaengtaksin opened the floor for shareholders to raise questions and express their opinions.

As there were no questions or comments from shareholders, Mr. Anon Sirisaengtaksin requested the Meeting to proceed with voting, informing that this agenda item required approval by a majority vote of the shareholders present and casting their votes.

Resolution The Meeting resolved to approve the appointment of Ms. Sakuna Yamsakul, Certified Public Accountant No. 4906, and/or Ms. Wipasiri Wimanrat, Certified Public Accountant No. 9141, and/or Mr. Paiboon Tunkoon, Certified Public Accountant No. 4298, of PricewaterhouseCoopers ABAS Ltd., as the auditors of the Bank Group for the year 2026. The audit fee for CIMB Thai Bank Public Company Limited was fixed at THB 12,400,170, and the audit fees for the Bank's subsidiaries were acknowledged in the amount of THB 2,394,750, resulting in a total audit fee for the Bank Group for the year 2026 of THB 14,794,920. The Meeting further authorised management to consider and approve additional remuneration to the auditors as deemed appropriate if the Bank Group engages the auditors to perform additional services. The resolution was passed by a majority vote of the shareholders present and casting their votes, with the voting results detailed below.

Resolution	Number of Votes (1 Share = 1 Vote)	Percentage of Total Votes of Shareholders Present and Casting Their Votes
Approved	33,090,976,185	100.0000
Disapproved	0	0.0000
Abstained	0	-
Invalid	0	0.0000

Agenda item 7 Other matters (if any)

As no shareholders proposed any other business for consideration, Mr. Anon Sirisaengtaksin opened the floor for shareholders to raise questions or hold discussions with the Board of Directors and management on matters other than those already addressed on the agenda.

As there were no further questions or comments, Mr. Anon Sirisaengtaksin handed over the conduct of the Meeting to the Chairman.

The Chairman thanked the shareholders, proxy holders, and meeting participants for their attendance and for their valuable suggestions, which had been duly noted by the Board of Directors and management, and then declared the Meeting closed.

The Meeting adjourned at 11.30 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)